

Q1 26 results presentation

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Erste Group consolidates Erste Bank Polska (EBP)

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EXECUTIVE SUMMARY

MACROECONOMIC AND BUSINESS UPDATE

OPERATING TRENDS

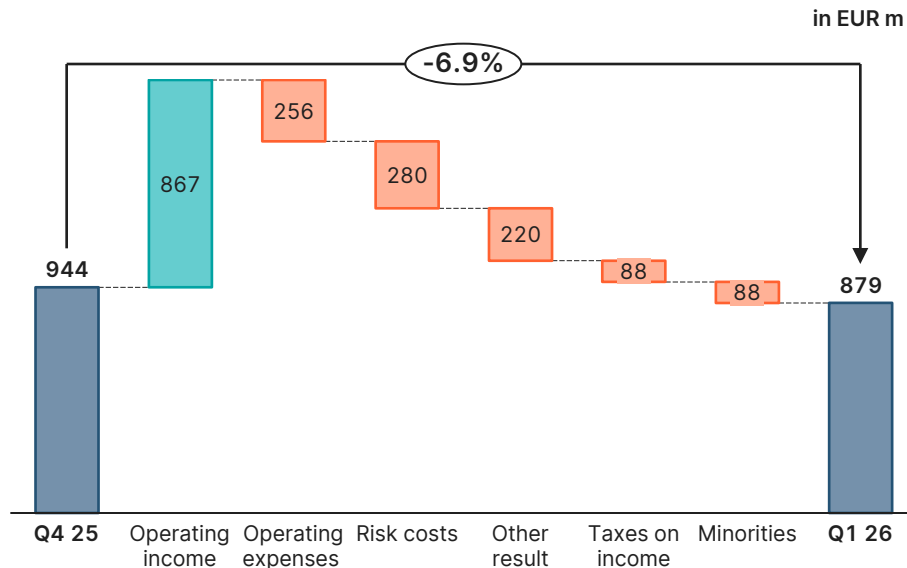
WHOLESALE FUNDING AND CAPITAL

FINANCIAL OUTLOOK

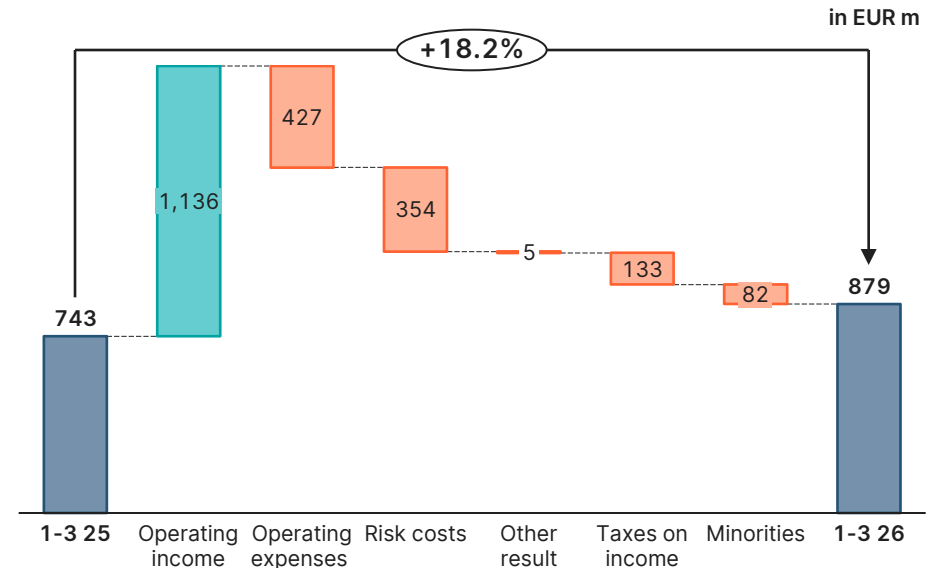
APPENDIX

Revenue momentum augmented by EBP consolidation

QoQ net profit development (inc EBP)



YTD net profit development (inc EBP)



Operating profit (ex EBP) sets new quarterly record

- Revenues slightly down qoq, on seasonally lower NII and fees
- Costs seasonally down qoq

Risk costs (ex EBP) improved qoq to 16bps

Other result (ex EBP) down qoq on seasonally higher banking taxes as Q4 25 benefitted from one-offs

NII (ex EBP) up 6.5%, fees up 7.3% yoy

- Complemented by strong net trading & FV result

Costs (ex EBP) up 5.1% on higher staff and IT expenses

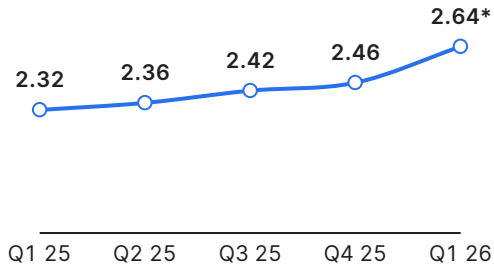
- Erste Bank Polska integration costs of EUR 30m in Q1 26

Other result (ex EBP) up on positive one-off, offsetting higher banking taxes in HU and RO

On track to deliver 2026 guidance¹

Net interest margin

in %



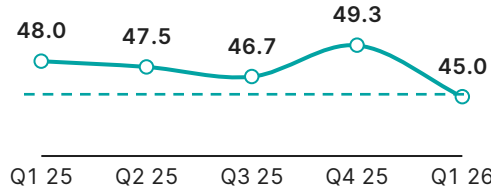
* Based on interest-bearing assets at Q1 26

Cost/income ratio

in %



G26: ~45%

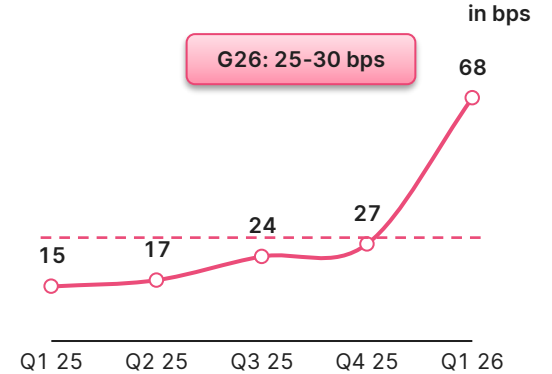


Risk cost ratio²

in bps

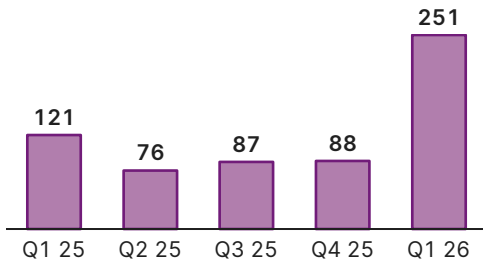


G26: 25-30 bps



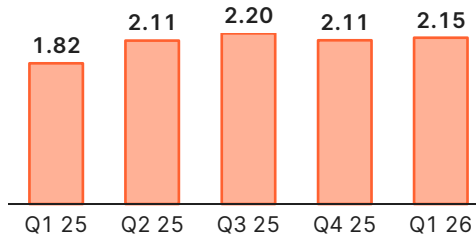
Banking levies

in EUR m



Earnings per share³

in EUR

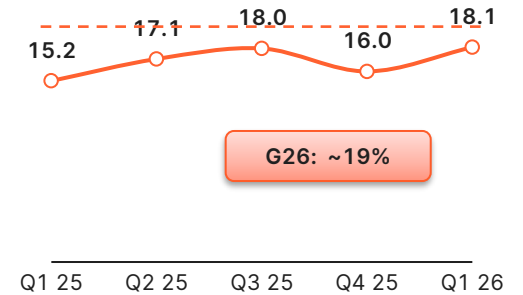


Return on tangible equity

in %



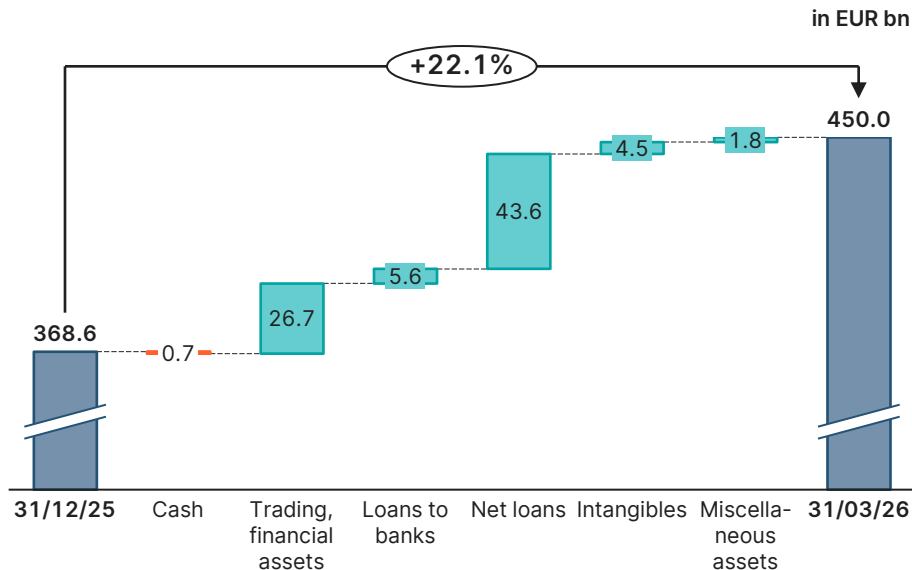
G26: ~19%



1) All Q1 26 figures shown on this slide: including EBP. 2) Includes one-off EBP ECL provision of EUR 302m (47bps) 3) Based on reported net profit adjusted for AT1 dividend.

Customer business focus reinforced by EBP consolidation

YTD total asset development (inc EBP)



YTD equity & total liability development (inc EBP)



Customer loans (ex EBP) up 1.5% (inc EBP: +18.8%) ytd

- Driven mainly by Corporates (+1.8%) and Markets business (ex EBP)
- Retail (ex EBP) also contributed, but to lesser degree (+1.3%)

Increase in intangibles driven by EBP consolidation

- EUR 2.1bn allocated to customer stock, EUR 2.2bn to goodwill

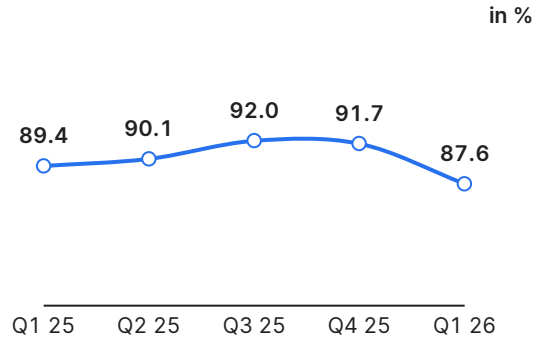
Customer deposits (ex EBP): +3.2% (inc EBP: +24.4%) ytd

- **Corporate** segment deposits **up by 14.1%** (CZ public sector inflows), **Group Markets** deposits **up by 20.5%** (money-market)
- **Core deposits** (Retail, SME, Savings Banks segments) **ytd: -1.0%**

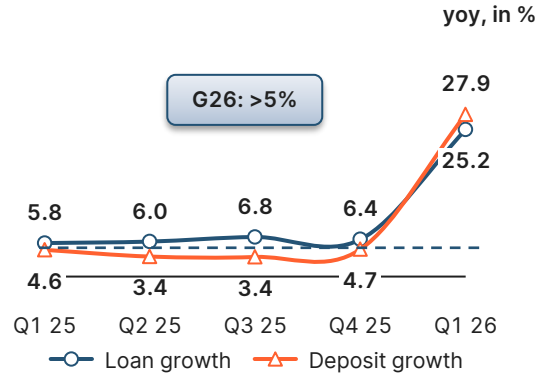
Increase in equity primarily on inclusion of non-controlling interests from EBP: EUR +4.8bn

Continued strong balance sheet metrics¹

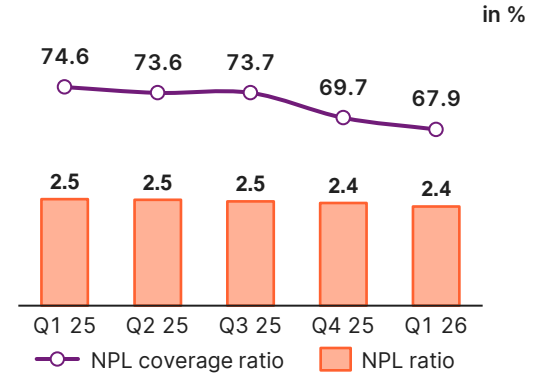
Loan/deposit ratio



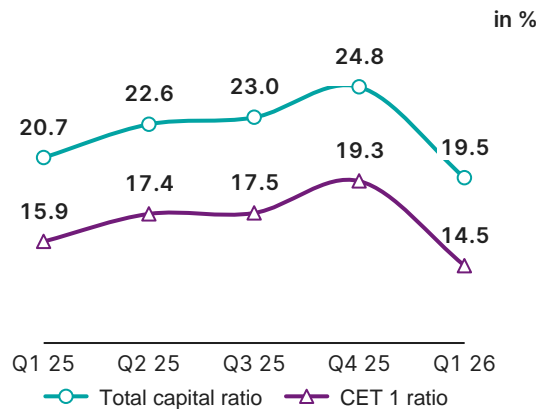
Loan & deposit growth²



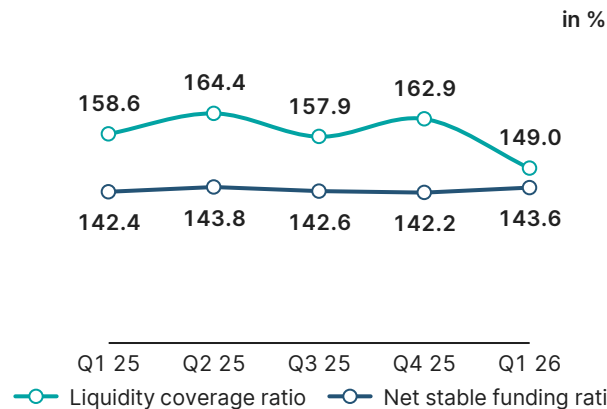
Asset quality



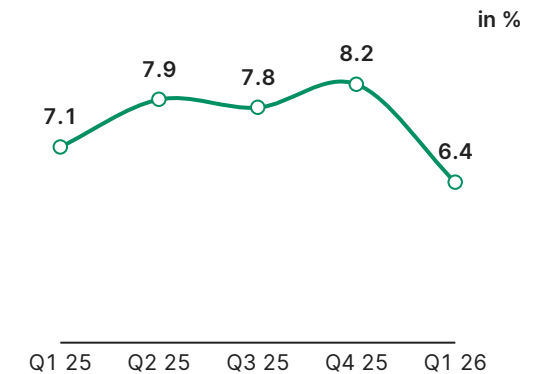
Capital ratios



Liquidity ratios³



Leverage ratio



1) All Q1 26 figures shown on this slide: including EBP. 2) Loan growth ex EBP: +7.0%; deposit growth ex EBP: +6.0%. 3) NSFR as of 02/26.

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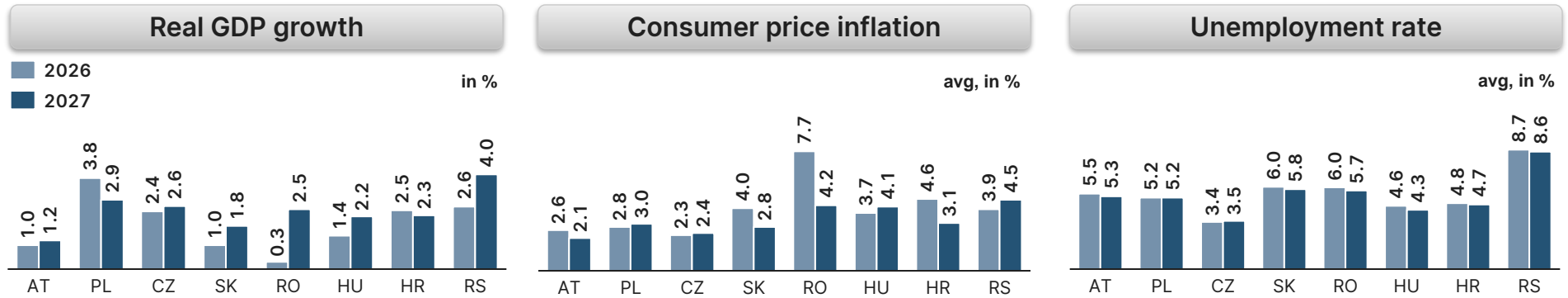
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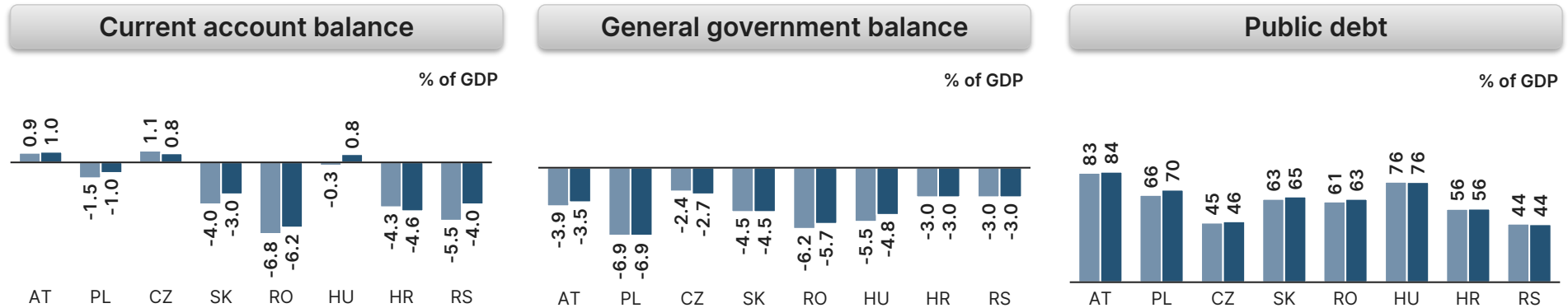
APPENDIX

2026 CEE growth outlook trimmed slightly amid geopolitics



GDP growth forecasts trimmed, inflation expectations upped on global energy disruption

Recovery in Austria still on in 2026 due to solid start to the year



Labour markets expected to remain strong, supporting domestic demand

Current account balance picture mixed in CEE, fiscal deficits set to improve in the medium term

* Source: Erste Group Research.

Balanced retail loan growth year-to-date

Healthy retail loan growth yoy, slower qoq (ex EBP)

- Yoy better growth in housing loans, qoq balanced growth
- Fastest qoq growth in housing loans in HU, RO and CZ
- Risk profile remained stable at very good levels

Stable & favourable customer deposit mix

- Retail deposit volumes (ex EBP) move sideways after very strong Q4 25
- Overnight and term deposits slightly down, savings deposits up in Q1 26

Stock of securities savings plans reaches 2.1m contracts

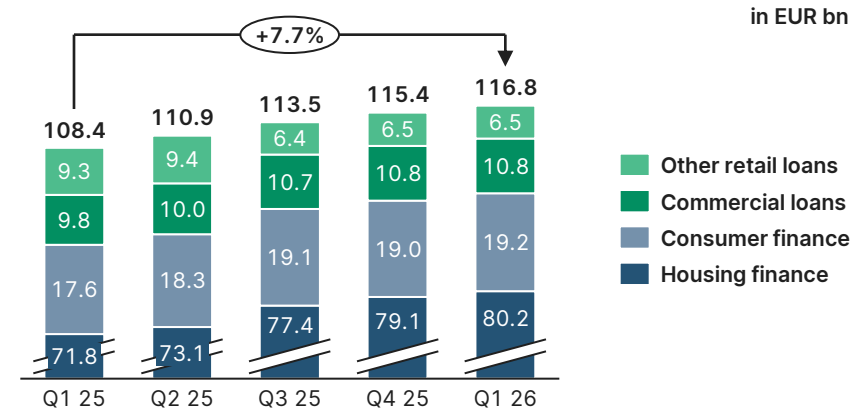
- **Strategic focus on long-term savings plans pays off**, creating a constant inflow of new assets under management despite volatile markets and supports a long-term sustainable fee growth
- **George Invest**, new investment interface for clients, **launched in CZ and AT**, substantially increasing the number of younger first-time investors

Retail digital platform George continues to grow

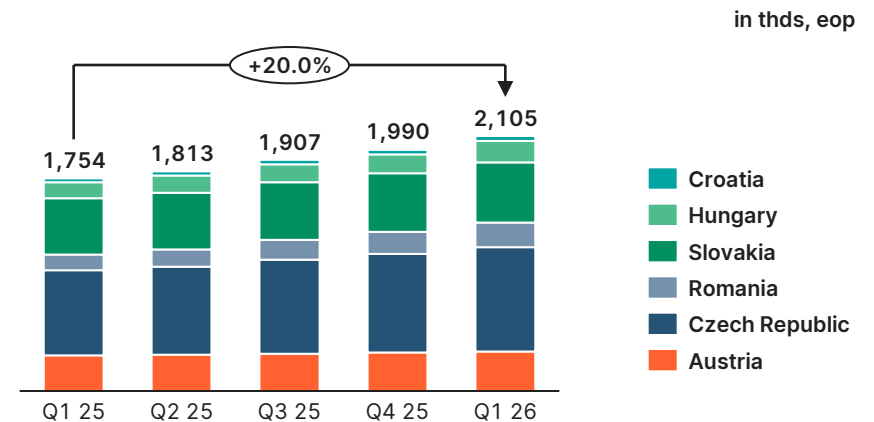
- Roll-out to Serbia completed
- > 11.7 million users onboarded to George across all markets, except PL
- Overall digital sales share applying straight-through-process criteria reached more than 72%, supported by assisted digital sales and process optimisation initiatives

Fee income growth driven by securities business and insurance brokerage

Gross retail loans by product *



Securities savings plans by country



*) Figures comprise segments Retail and Savings Banks (retail products), excluding Erste Bank Polska

Corporates & Markets operating income improves further

Stable performance in Corporate business

- Healthy 1.8% corporate customer loan growth in Q1 26, volume growth in all business lines and across all regions
- **Operating income improves on the back of better NII**, benefitting from favourable effects from volume growth

Group Markets origination business continues to perform well

- Fee-generating business improves by +13% yoy thanks to strong ECM/ DCM activities in Q1 26: 107 executed mandates and EUR 82bn of co-arranged volumes
- Trading income growth supported mostly by precious metals and bullions trading

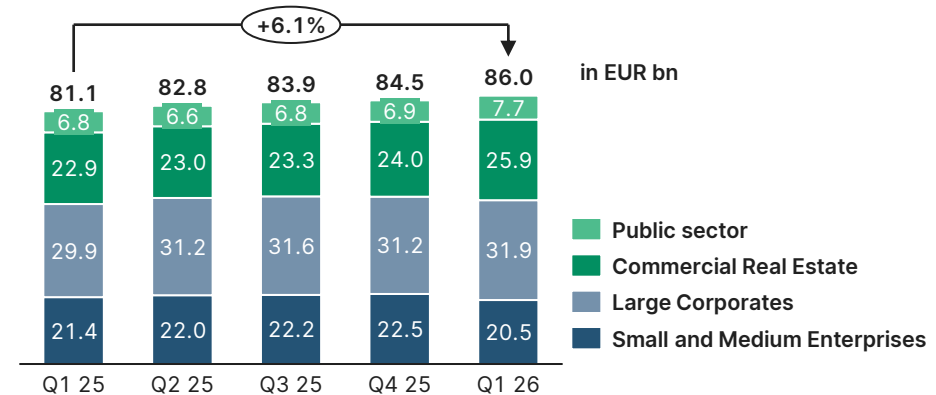
Assets management business impacted by market volatility

- Assets under management at EUR 103bn, plateauing since year-end due to market volatility. Nevertheless, Q1 26 **net sales positive at EUR 1.4bn** (incl. Retail and institutional business)
- **At EUR 41.7bn, sustainable funds (SFDR Art. 8 and 9)** account for ~40% of entire AuM portfolio



- **George Business roll-out continues**, with migration of clients in AT and RO finalised and CZ progressing well
- Total of ~80,000 clients onboarded to George platform
- Digital product offer expanding (guarantees and FX)

Net loan stock of Corporate segment



Operating income of Corporates & Markets segments



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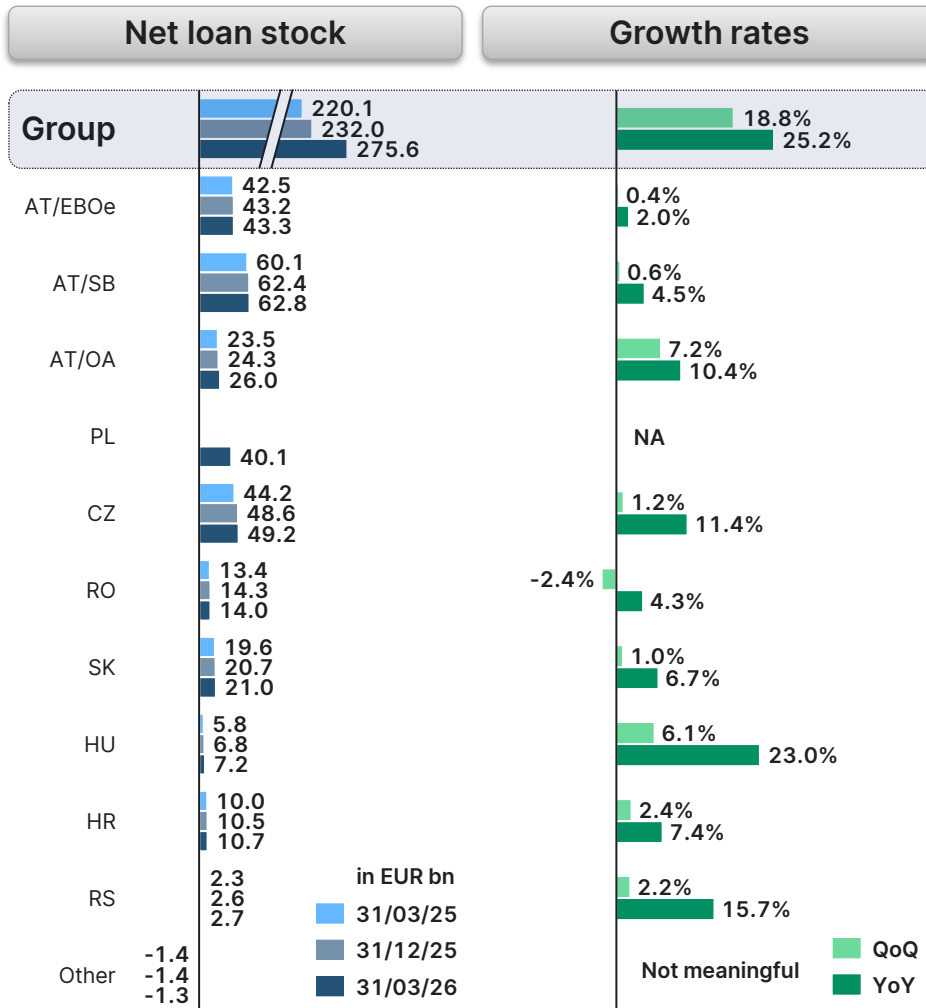
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Customer loan growth (ex EBP): +7.0% yoy, +1.5% qoq



Corporates & Markets segments drive growth in Q1 26

- Yoy growth (ex EBP) strong across the board, except AT Retail & SME and RO, driven mainly by Retail segment (+9.0%)
- Qoq growth (ex EBP) mainly in Corporates (+1.8%) and Markets segments (+23.6%); Retail up by 1.3%
- CEE growth (ex EBP) intact, up 9.8% yoy, driven by strong Retail performance across all countries, up 1.1% qoq

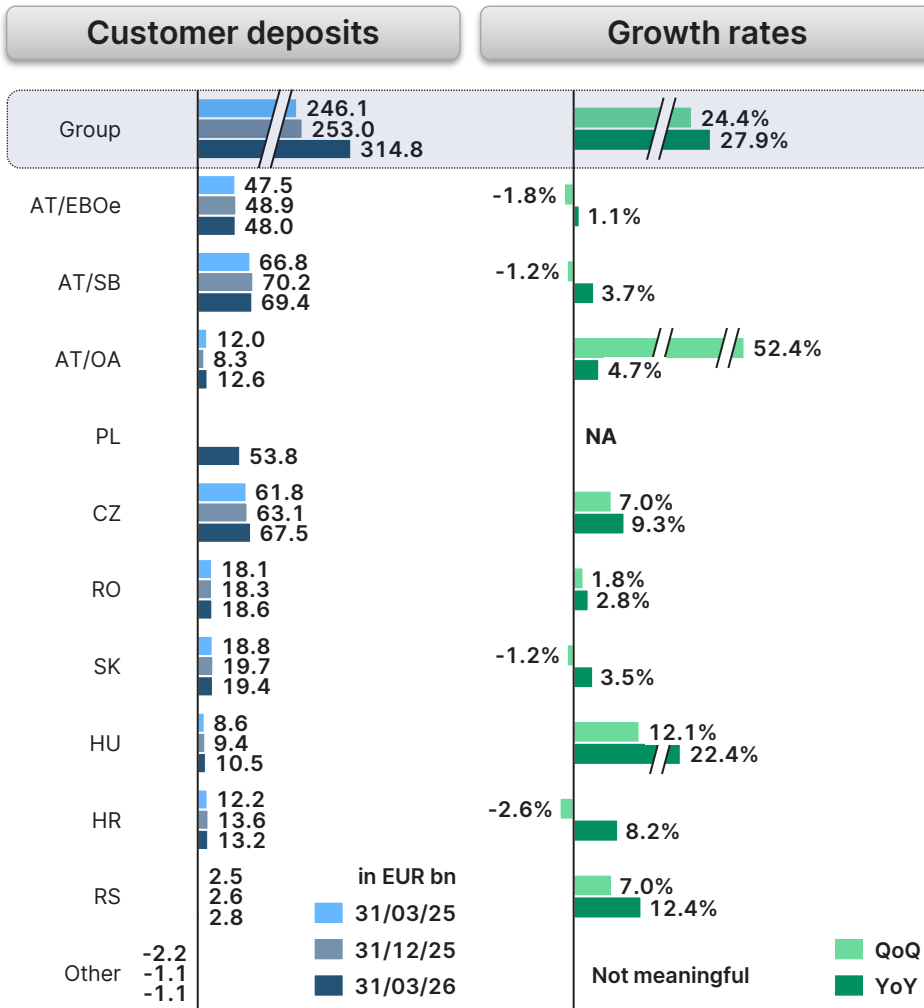
Q1 26 loan growth drivers

- HU: yoy, qoq strong growth acceleration driven mainly by government-subsidised mortgage programme as of Sept 2025
- CZ: yoy balanced growth in Retail (mainly housing loans) and Corporates segments, qoq slight slowdown in growth momentum
- AT/OA: qoq higher volumes in corporate and reverse repo business
- RO: yoy and qoq impacted by repayment of government loans, while retail and corporate business showed solid growth, both qoq, yoy

2026 net loan target confirmed: > EUR 285bn

- **Including Erste Bank Polska**, with Poland exhibiting similar growth dynamics as CEE overall
- **Erste excluding Erste Bank Polska: > 5%**, supported by continued healthy growth in CEE

Customer deposit growth (ex EBP): +6.0% yoy, +3.2% qoq

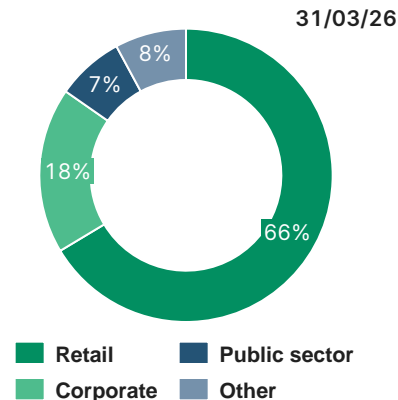


Erste Group's favourable deposit mix is a key competitive advantage – overweight retail, sight, LCY deposits

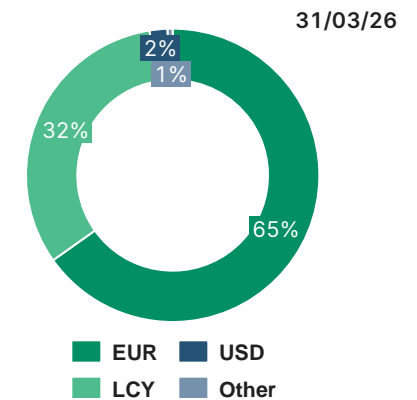
Key Q1 26 deposit drivers

- **Core deposits** (Retail, SME & Savings Banks) up 4.2% yoy, down 1.0% qoq after very strong Q4 25
- AT/OA: qoq usual volatility in money-market deposits
- HU: yoy, qoq good growth across the board
- CZ: qoq increase driven mainly by public sector business, yoy strong contribution by retail deposits
- AT/EBOe & SBs: slight qoq decline after strong Q4 25 print

Deposits by clients *

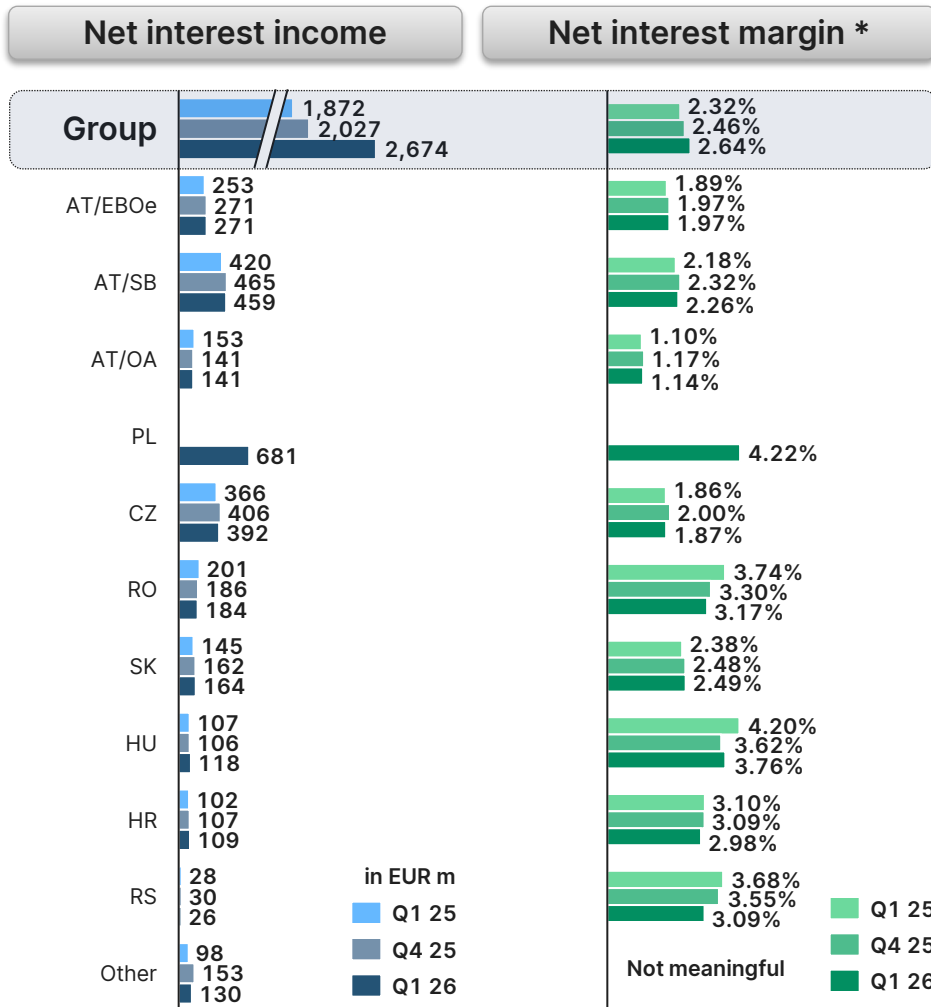


Deposits by currency



*) Split by customer groups, not segments; Retail includes Savings Banks and their retail associated client groups; may contain rounding differences; EBP not included

NII performance (ex EBP): +6.5% yoy, -1.7% qoq



NII (ex EBP) consolidates at EUR 2bn mark

- **NII (ex EBP) up 6.5% yoy** with increase driven by all segments except Other Austria, supported by loan growth & deposit repricing
- **NII (ex EBP) down 1.7% qoq**, mainly on lower day count
- NIM (ex EBP: 237 bps) consolidates around 240 handle, inclusion of EBP lifts NIM sustainably to level of around 270 bps

Key NII drivers in Q1 26

- AT/EBOe, AT/SB: yoy up on deposit repricing, qoq consolidation despite lower day-count
- PL: negatively impacted by EUR 47m FV amortisation
- CZ: qoq decline on lower day count, higher deposit volumes & cost
- SK: qoq, yoy increase supported by lower deposit costs, loan growth
- RO: yoy, qoq decline resulting from higher funding costs, lower interest income from lending
- Other: yoy up on higher NII allocations from country segments, qoq down on lower cash balances post EBP closing

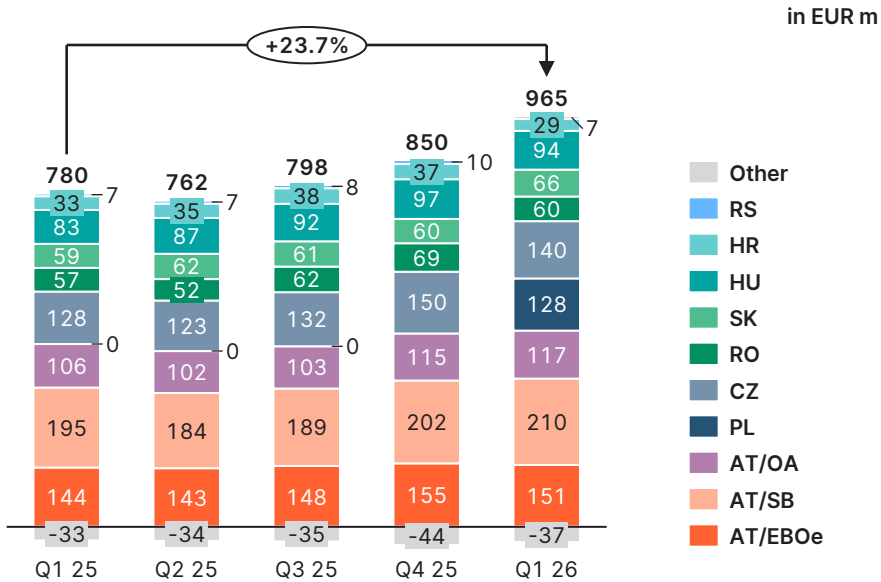
2026 NII guidance confirmed: > EUR 11bn

- **Including Erste Bank Polska**, despite amortisation of positive fair value adjustments on debt securities and derivatives of EUR 170m, and lower interest income due to payout of EBP purchase price
- **Erste excluding Erste Bank Polska: ~ +5%**, on slightly better macro, healthy volume momentum, intact pricing power and supportive interest rate backdrop

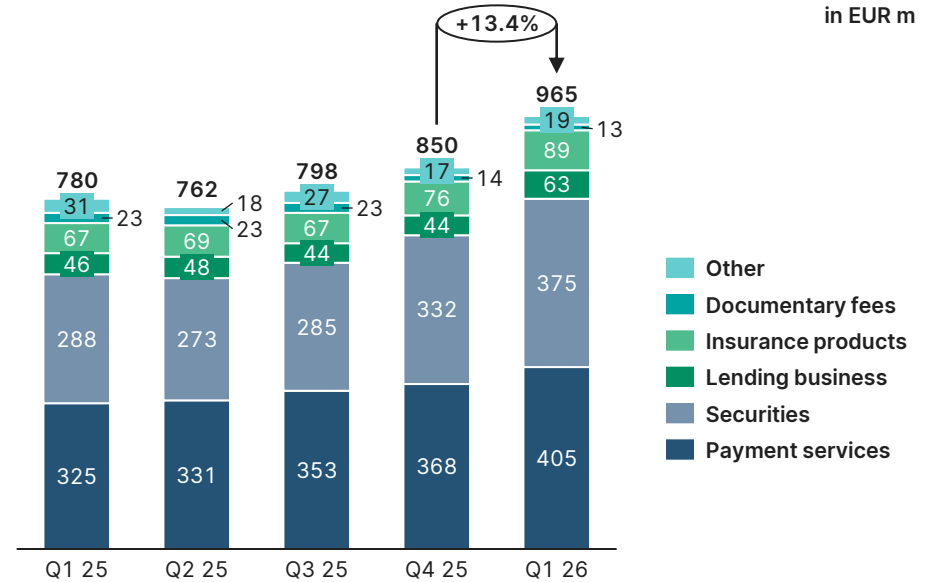
*) Group and PL NIM calculated with Q1 26 interest-bearing assets only.

Net fee income performance (ex EBP): +7.3% yoy, -1.6% qoq

Net fee income by segment (inc EBP)



Net fee income by fee type (inc EBP)



Key fee drivers in Q1 26

- Yoy increase (ex EBP) driven by higher fees from payment services (more transactions and repricing) and securities business (better AuM and AuC volumes) as well as higher insurance brokerage fees
- Qoq fees (ex EBP) seasonally down (bonus payments related to insurance brokerage and payment services in Q4 25)
- PL: EUR 54m of FX transaction revenues booked in net trading result

2026 fee target confirmed: ~ EUR 4bn

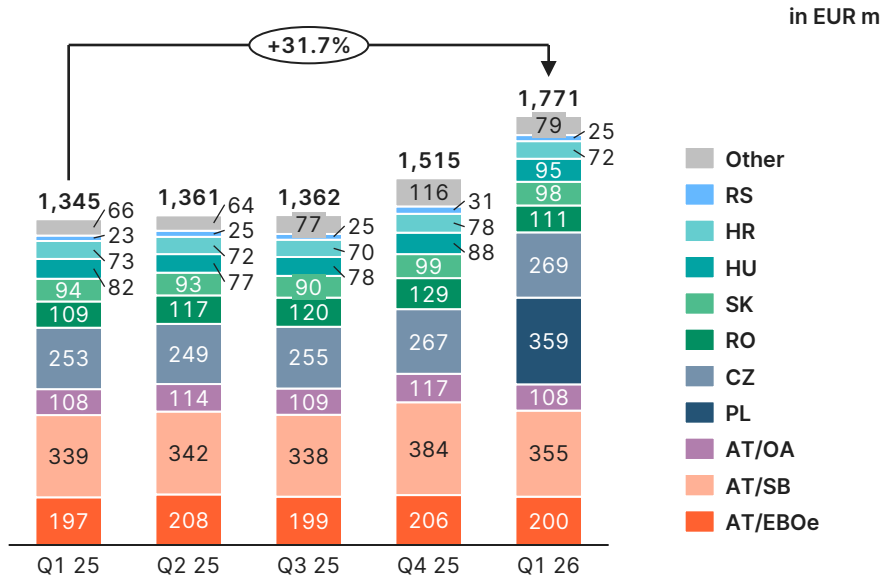
- Including Erste Bank Polska
- Erste excluding Erste Bank Polska: > +5%

Key long-term structural fee growth drivers

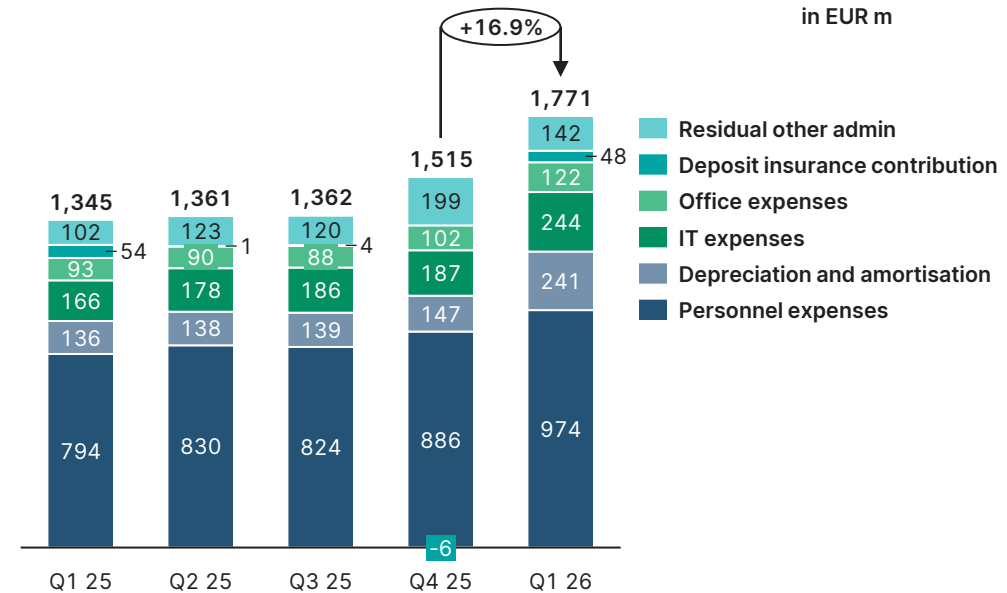
- CEE wealth generation and less generous CEE pension systems drive higher demand for capital markets investments

Operating expense performance (ex EBP): +5.1% yoy, -6.7% qoq

Operating expenses by segment (inc EBP)



Operating expenses by type (inc EBP)



Key cost drivers in Q1 26

- Yoy cost increase (ex EBP) driven by personnel and IT expenses
- Qoq cost decline (ex EBP) on seasonality
- PL: includes EUR 66m of amortisation for customer stock and brand as well as EUR 21m for integration costs; integration costs booked on parent company level amounted to EUR 9m

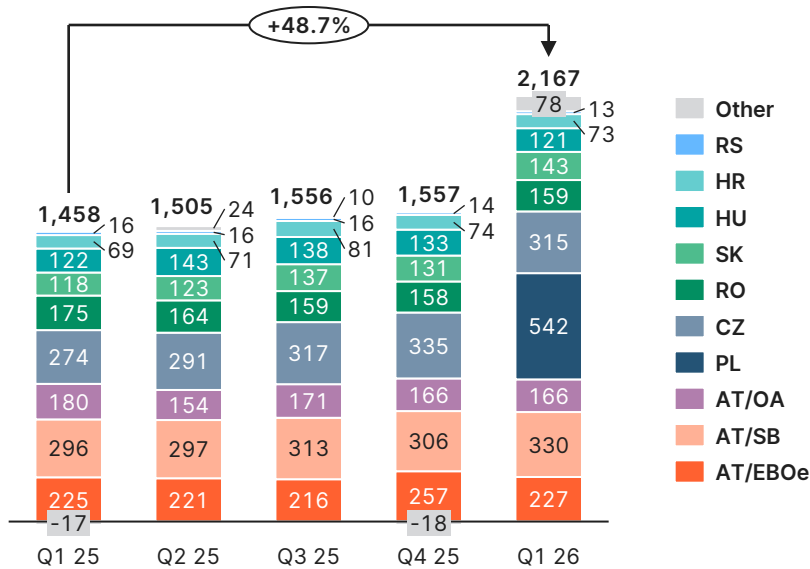
2026 cost guidance confirmed: ~ EUR 7bn

- **Including Erste Bank Polska**, despite intangibles amortisation (customer stock + brand) of EUR 240 million in 2026 and integration costs of up to EUR 180 million
- **Erste excluding Erste Bank Polska**: ~ +3%, on lower wage increases (compared to 2025) and efficiency gains

Record operating result (ex EBP): +11.5% yoy, +4.4% qoq

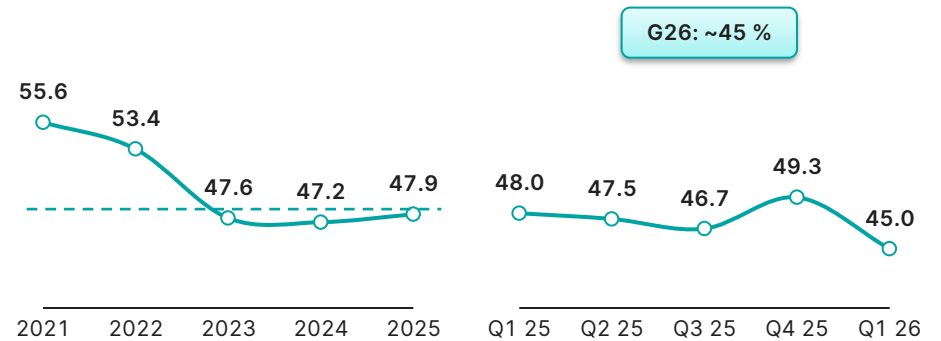
Operating result (inc EBP)

in EUR m



Cost/income ratio (inc EBP)

in %



Key operating result drivers in Q1 26

- **2nd best quarterly revenues (ex EBP)** supported by good NII and net fee results as well as strong net trading & FV result
- Seasonally lower cost print
- **Record operating result (ex EBP)** tops EUR 1.6bn

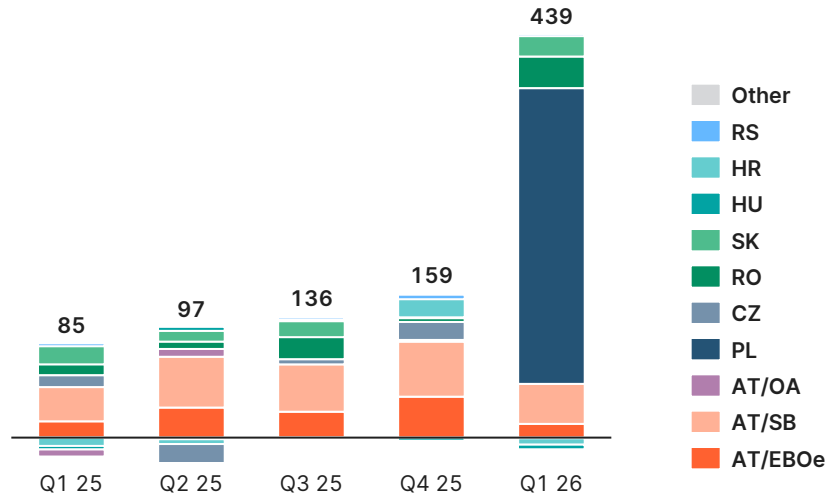
2026 CIR guidance confirmed: ~45%

- **Including Erste Bank Polska**, despite PL intangibles amortisation and integration costs
- **Erste excluding Erste Bank Polska: ~47% on positive operating leverage**

Risk costs (ex EBP) at 16 bps, inc EBP 21 bps

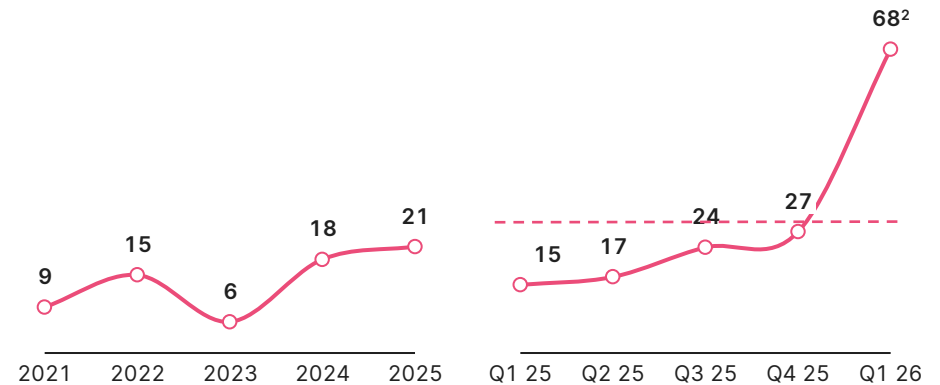
Risk costs by segment ¹ (inc EBP)

in EUR m



Risk cost ratio¹ (inc EBP)

in bps



- 1) A positive (absolute) figure denotes a net allocation, a negative figure denotes a net release. The risk cost ratio is calculated as annualised quarterly impairment result of financial instruments over average gross customer loans.
- 2) Includes one-off EBP ECL provision of EUR 302m (47bps)

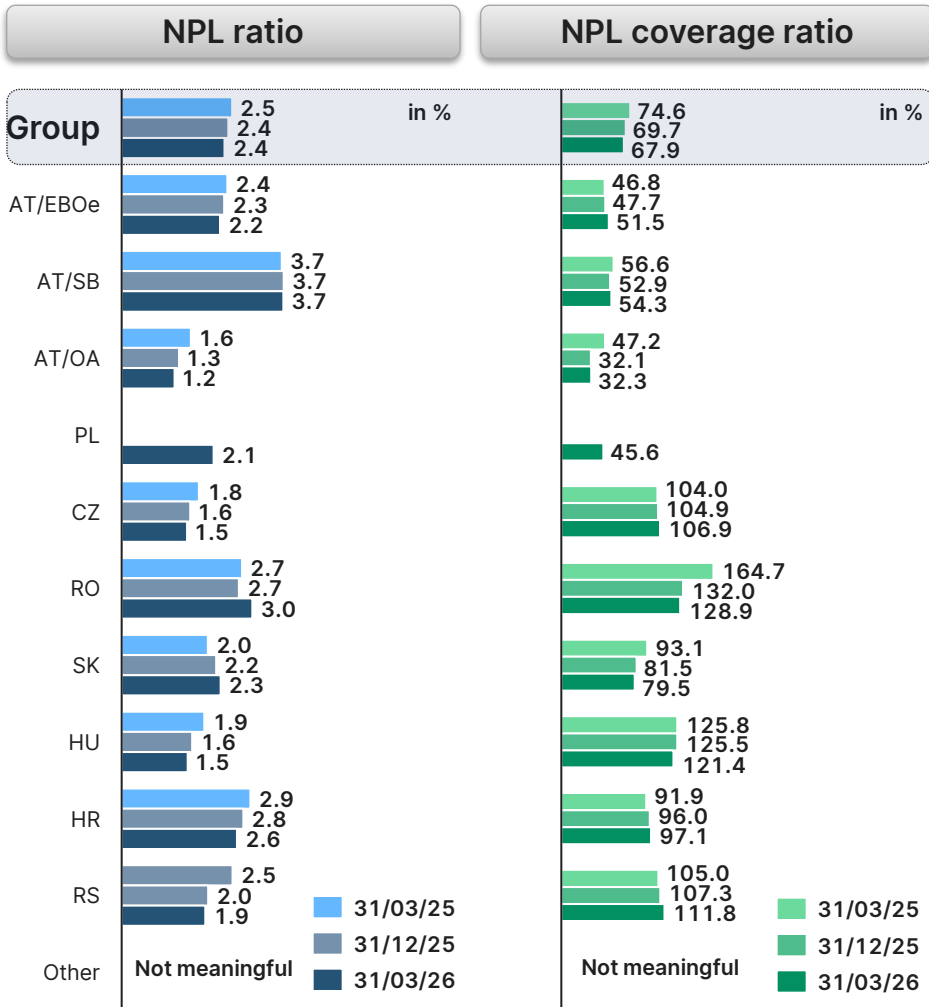
Key risk costs drivers in Q1 26

- Allocations mainly in RO (defaults in retail and corporate business, rating downgrades), in SK (mainly retail) and Savings Banks
- Other markets performed well – net releases in CZ, HU, HR
- Allocations of EUR 32m (inc EBP) to FLI provisions, industry overlays (Q4 25: net releases of EUR 109m)

2026 guidance confirmed: 25-30bps

- **Including Erste Bank Polska, adjusted for EUR 302m one-off IFRS9 ECL provision in Q1 26** (net impact: EUR -120 million)
- **Erste excluding Erste Bank Polska: 20-25 bps**
- EUR 384m of portfolio overlays and FLI provisions available for portfolio/macro deterioration, **no releases expected in 2026**

Asset quality (exc & inc EBP) stable

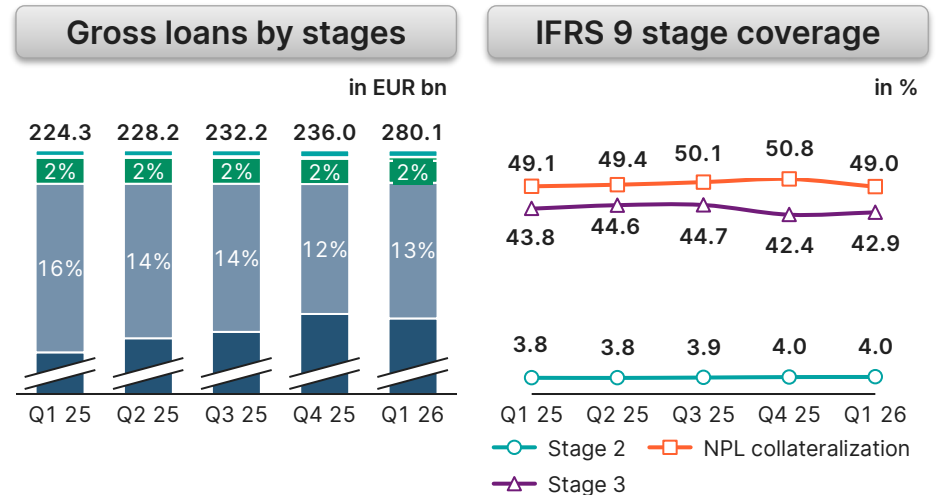


NPL ratio stable despite EBP inclusion

- PL: lower EBP NPL ratio than locally reported due to fair valuing portfolio at first-time consolidation; NPL coverage also impacted
- RO: increased NPL inflows in retail and corporate business
- In all other segments either stable or improving asset quality parameters, including in Austria
- NPL coverage slightly down on EBP inclusion, ex-EBP up qoq

2026 asset quality guidance confirmed

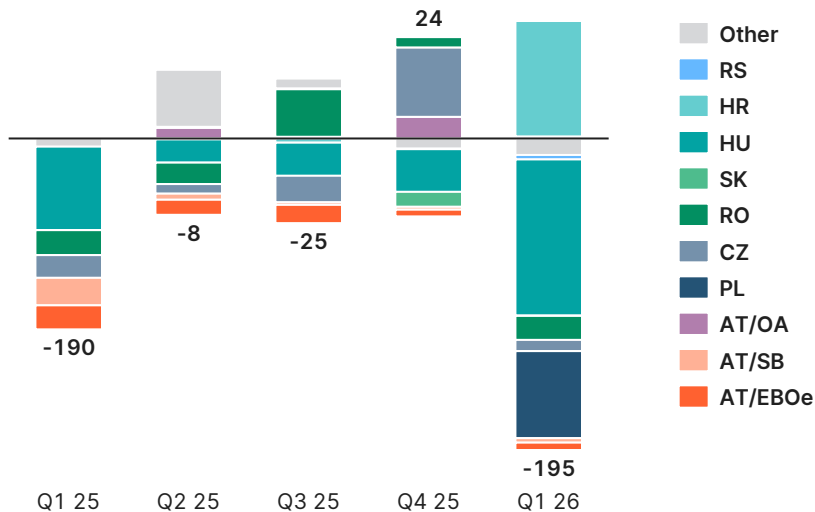
- NPL ratio broadly unchanged, including and excluding EBP
- NPL coverage excluding collateral slightly lower (EBP impact)



Other result (ex EBP) up yoy, down qoq

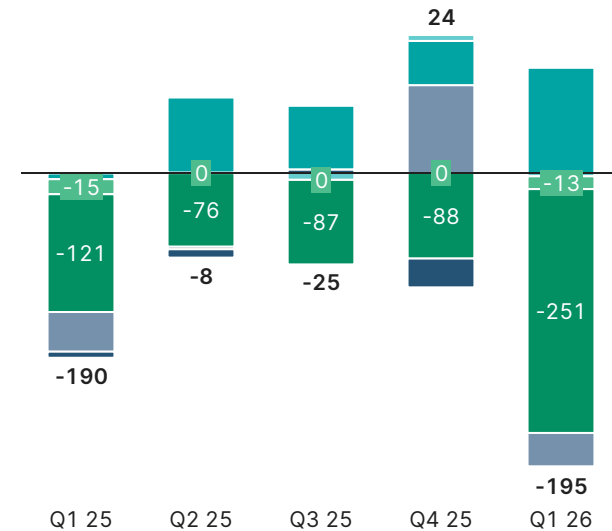
Other result by segment (inc EBP)

in EUR m



Other result by accounting categories (inc EBP)

in EUR m

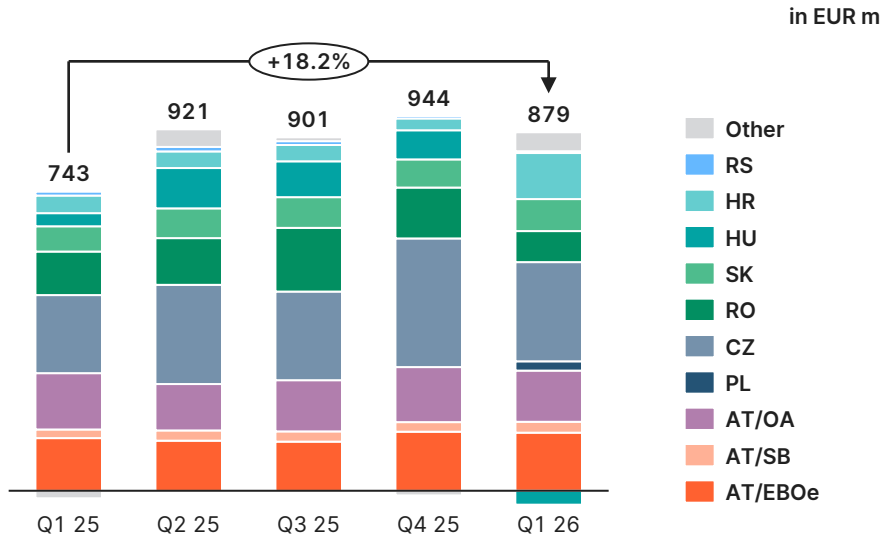


Key other result drivers in Q1 26

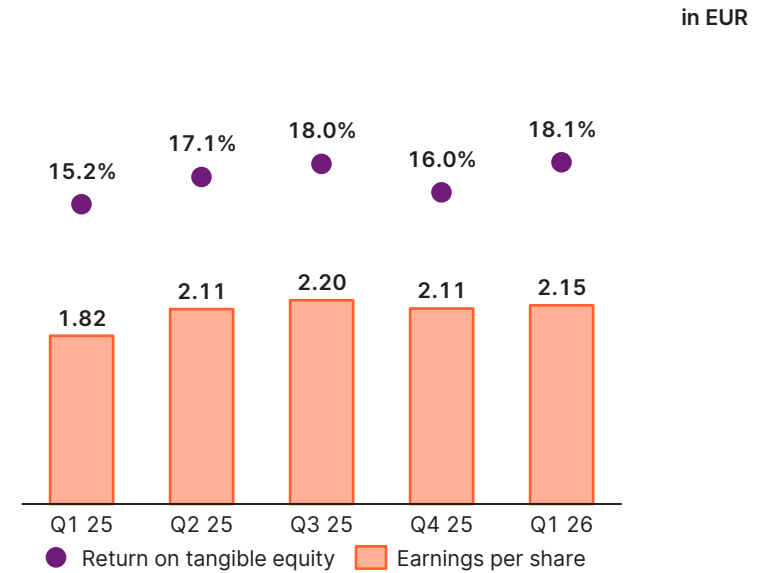
- Yoy flat (inc EBP) as higher banking taxes (HU, inclusion of EBP) are almost fully offset by positive one-off from sale of card business in HR (EUR +116 million)
- Qoq down as Q4 25 benefitted from positive one-offs in the amount of EUR 144 million, while positive one-off in HR (see above) could not fully offset increase and seasonality in banking taxes

ROTE at sound 18.1%

Net result by segment (inc EBP)



EPS & ROTE (inc EBP)



Key net profit drivers in Q1 26

- 2nd best quarterly operating income
- Seasonally lower operating expenses
- Continued moderate risk costs and stable asset quality
- Headwind from other result due to banking tax seasonality

2026 ROTE target confirmed at ~19%

- Consolidation of Erste Bank Polska supports higher ROTE target

2026 EPS uplift confirmed at >20%

- Based on reported net profits adjusted for extraordinary items:
EUR 3.3bn in 2025 vs EUR >4bn in 2026

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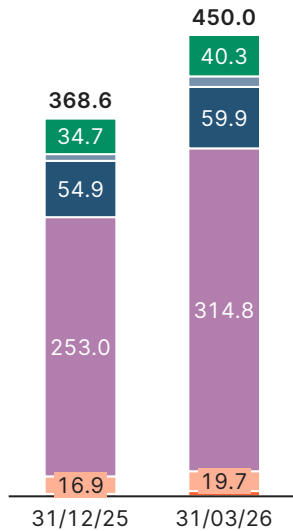
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Vast retail deposit base provides competitive funding advantage

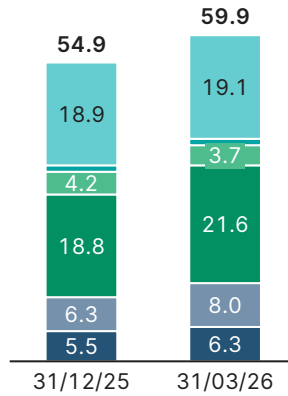
Liabilities and equity

in EUR bn



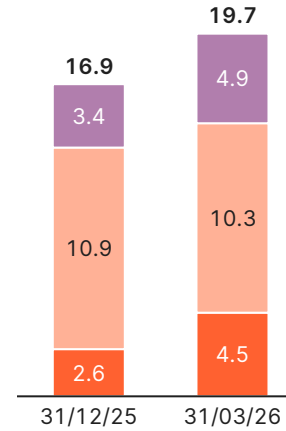
Debt securities

in EUR bn



Interbank deposits

in EUR bn



Comments

Highly granular and well-diversified Retail & SME deposit base is key source of long-term funding

Increase in debt securities

- Covered bonds
- Local (MREL) as well as holding issuance of senior unsecured bonds

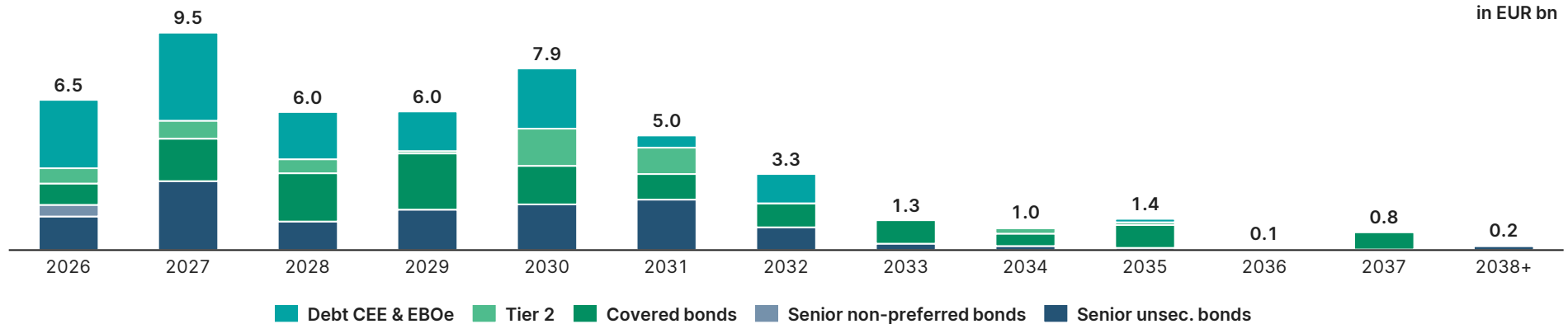
- Equity
- Miscellaneous liabilities
- Debt securities
- Customer deposits
- Bank deposits
- Trading liabilities

- Public sector CBs
- Mortgage CBs
- Other CDs, name cert's
- Certificates of deposit
- Senior unsec. bonds
- Senior non-preferred bonds
- Sub debt

- Repurchase agreements
- Term deposits
- Deposits repayable on demand

Beneficial timing of issuances in Q1 26

Maturity profile of debt

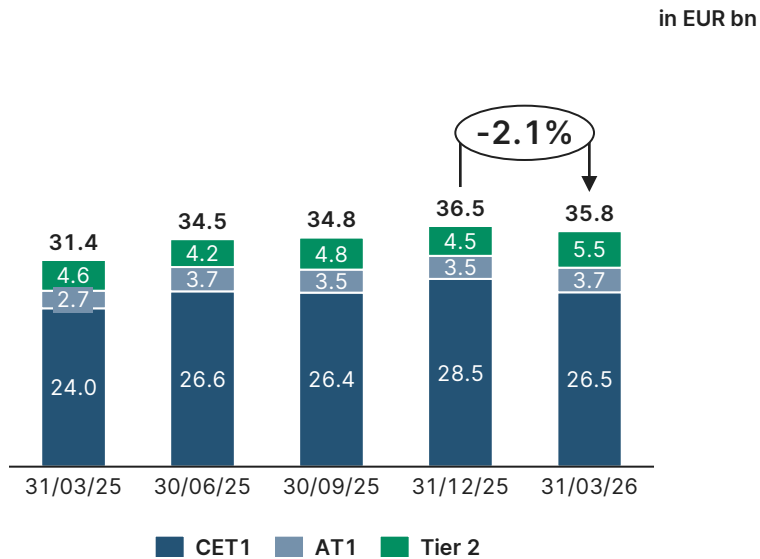


By issuing across the group during the supportive backdrop in January Erste Group benefitted from strong demand and minimised execution risk

- In January 2026, Erste Group started its funding activities with a EUR 750m T2 note (10.25NC5.25 issued at MS+127bps) that reached a peak book of >EUR 4bn
- End of January (and after further syndicated transactions by its subsidiaries) Erste Group returned to the senior preferred segment by issuing EUR 750m (6.25NC5.25 at MS+62bps)
- During the Iran war Erste Group demonstrated its access to the capital markets by issuing a EUR 1bn 5y mortgage covered bond at MS+25bps

Capital and RWA development reflect EBP consolidation

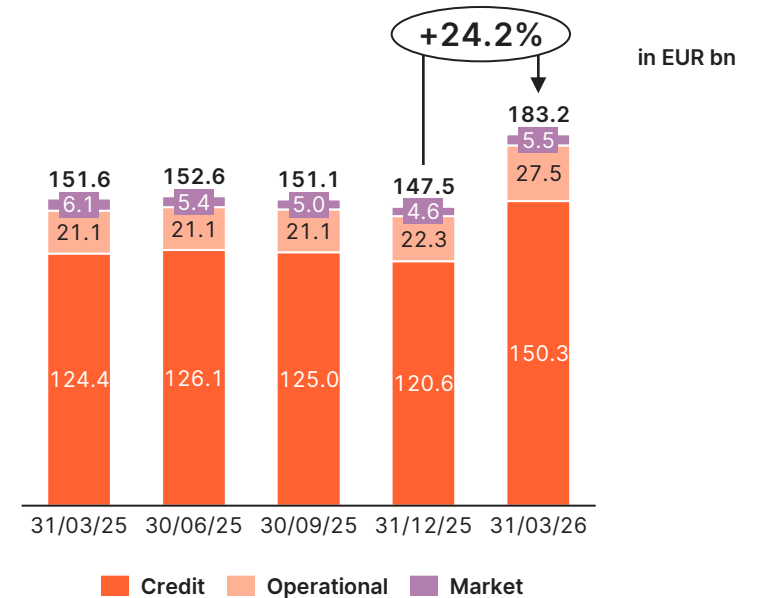
Basel 3 capital (phased-in)



CET 1 capital declines on EBP consolidation

- Qoq decline in CET1 capital reflects net effect from EBP consolidation, mainly driven by inclusion of non-controlling interest capital, offset by intangible deductions
- Non-inclusion of Q1 26 interim profit
- OCI impact, other reserve and prudential filters: -273m

Risk-weighted assets (phased-in)

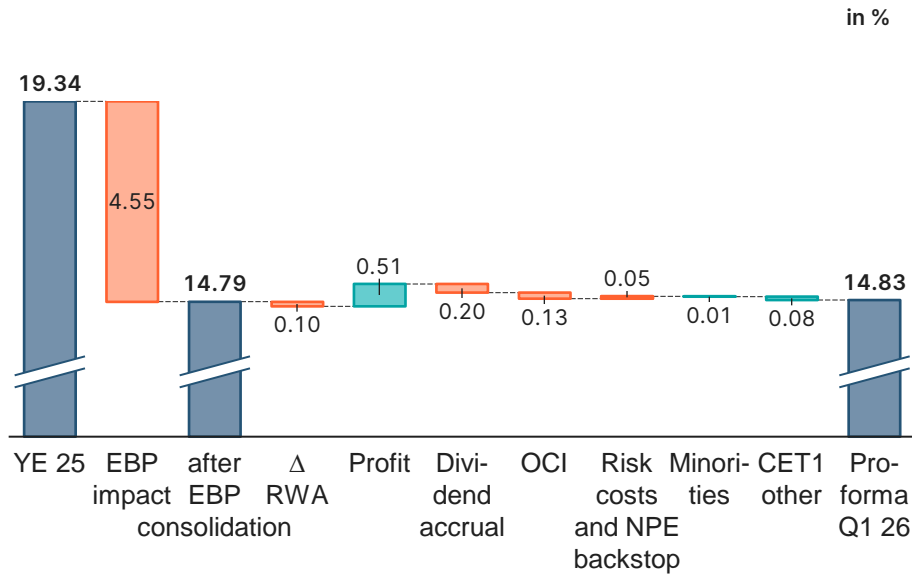


RWA increase on consolidation of EBP (+ EUR 33bn)

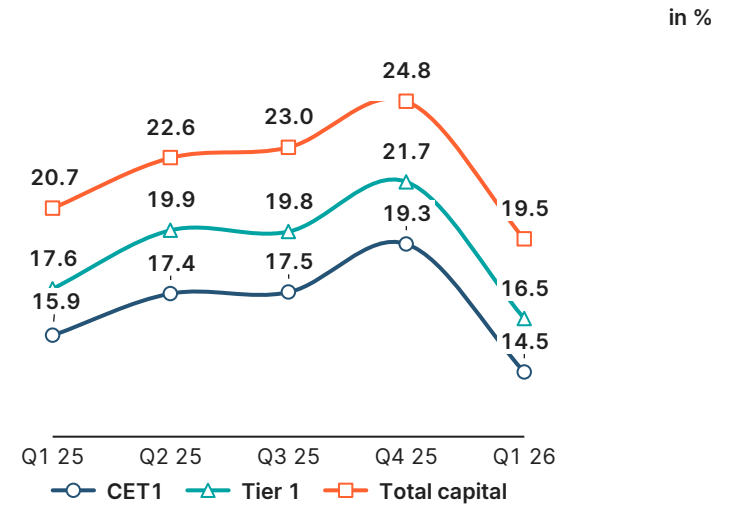
- Credit RWA up by 30bn, thereof 27bn due to EBP consolidation
- Operational risk RWAs likewise up on EBP; contribution of other group entities stable
- Market risk RWAs mainly impacted by inclusion of EBP in standardised approach

CET 1 ratio already exceeds target level

CET 1 ratio development



Basel 3 capital ratios (reported, phased-in)



CET1 ratio after consolidation of Erste Bank Polska at excellent 14.8%

- Erste Bank Polska consolidation impact of 455 bps
- Moderate RWA inflation in business excluding EBP
- Deduction of pro-rata dividend based on mid-range of dividend policy

CET1 target ratio confirmed at >14.25%

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2026 outlook fully confirmed

	Erste ex EBP	Erste inc EBP (in EUR)	Key assumptions/additional comments
Real GDP	~ +1-3%	~ +1-4%	Superior CEE GDP growth trajectory is key pillar of Erste
Loans	> 5%	> 285bn	Supported by robust growth dynamics across the CEE region
NII	~ +5%	> 11bn	Volume growth, better deposit mix and deposit repricing
Fees	> +5%	~ 4bn	Fees to remain pillar of revenue growth ; EBP FX income allocated to trading & FV result
Costs	~ +3%	~ 7bn	Slowing cost inflation, improved efficiency, integration costs, intangibles amortisation
CIR	~ 47%	~ 45%	Positive operating jaws to drive CIR down, despite integration costs
Risk costs	20-25 bps	25-30 bps	Stable risk outlook, adjusted for EBP-related ECL provisions of EUR 302m (gross)
ROTE		~ 19%	Reflects strong business momentum and Erste Bank Polska contribution
EPS uplift		> 20%	Adjusted 2026e net profit of > EUR 4bn vs adjusted 2025 net profit (EUR 3.3bn)

Risk factors to guidance

- Political, regulatory, geopolitical, economic, health and competition risks, also non-financial and legal risks
- Indirect effects from international (military) conflicts, such as the Russia/Ukraine war or in the mid-east region, prolonged supply chain disruptions, additional shock on energy prices and/or supply, deterioration of investment and consumption appetite
- Economic downturn may put goodwill at risk

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APPENDIX: ERSTE GROUP BASICS, ERSTE GROUP DETAILED FINANCIALS & ERSTE GROUP ESG PROFILE

Banking leadership in Central and Eastern Europe (1)

Czech Republic	
Customers:	4.6m
Employees:	9,299
Branches:	324
Retail loan share:	27.0%
Retail deposit share:	23.5%

Poland	
Customers:	6.1m
Employees:	10,131
Branches:	305
Retail loan share:	10.6%
Retail deposit share:	9.4%

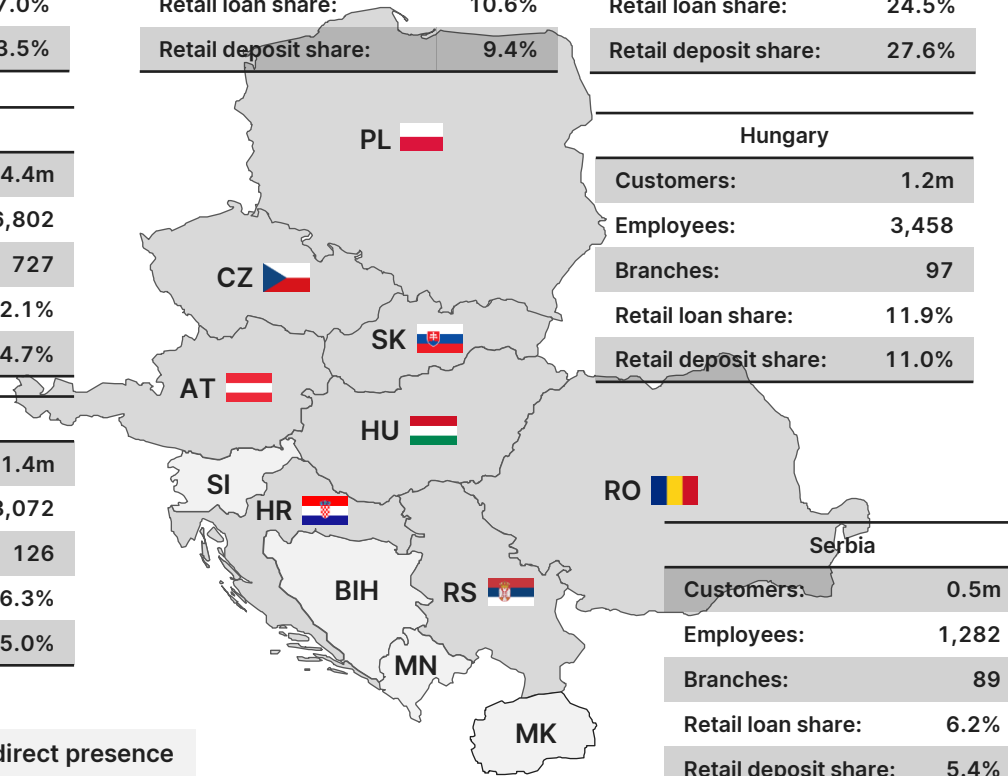
Slovakia	
Customers:	1.9m
Employees:	3,485
Branches:	130
Retail loan share:	24.5%
Retail deposit share:	27.6%

Austria	
Customers:	4.4m
Employees:	16,802
Branches:	727
Retail loan share:	22.1%
Retail deposit share:	24.7%

Hungary	
Customers:	1.2m
Employees:	3,458
Branches:	97
Retail loan share:	11.9%
Retail deposit share:	11.0%

Croatia	
Customers:	1.4m
Employees:	3,072
Branches:	126
Retail loan share:	16.3%
Retail deposit share:	15.0%

Serbia	
Customers:	0.5m
Employees:	1,282
Branches:	89
Retail loan share:	6.2%
Retail deposit share:	5.4%



Erste Group	
Customers:	23.1m
Employees:	55,431
Branches:	2,088
Leading retail and corporate bank in 8 geographically connected core markets	
Favourable mix of mature & emerging markets with low penetration rates	
Potential for cross selling and organic growth in CEE	

Romania	
Customers:	3.0m
Employees:	4,978
Branches:	290
Retail loan share:	17.5%
Retail deposit share:	12.2%

Employees: FTEs as of end of reporting period (The presented FTE data per country exclude FTEs outside Erste Group's core markets in Austria and CEE as well as FTEs of specific services entities not located in Austria)

Core markets

Indirect presence

Market shares for Austria are not yet available as of 31/03/2026

Banking leadership in Central and Eastern Europe (2)

Eastern part of EU

Retail banking

Acting as financial health advisor for the people in our region

Support customers to build up and secure wealth

Active management of customer journeys to increase customer satisfaction and profitability

Corporate banking

SME and large corporate banking

Advisory services, with focus on providing access to capital markets and corporate finance

Transaction banking services (trade finance, factoring, leasing)

Commercial real estate business

Focus on CEE, limited exposure to other Europe

Capital markets

Focus on customer business, including customer-based trading activities

In addition to core markets, presences in Germany, New York and Hong Kong with institutional client focus and selected product mix

Building debt and equity capital markets in CEE

Public sector

Financing sovereigns and municipalities with focus on infrastructure development in core markets

Any sovereign holdings are held for market-making, liquidity or balance sheet management reasons

Interbank business

Focus on banks that operate in the core markets

Any bank exposure is only held for liquidity or balance sheet management reasons or to support client business

Building a distinctive brand identity

Providing everyone with access to financial expertise and financial advice

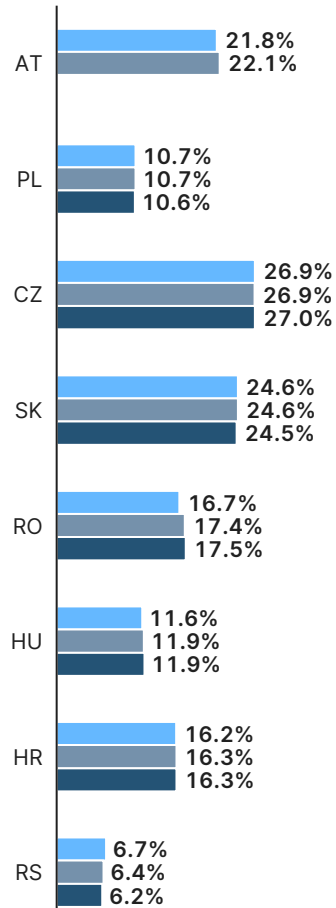
Driving efficiency through digitisation

Developing innovative financial health propositions

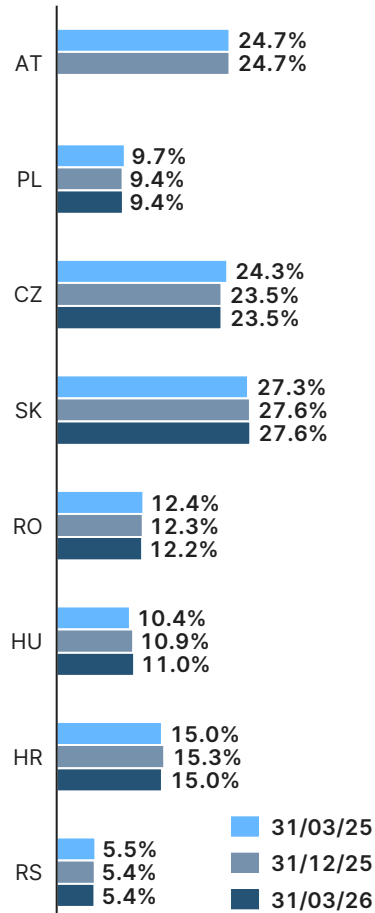
Expanding through organic and inorganic growth

Commanding market shares across the CEE region

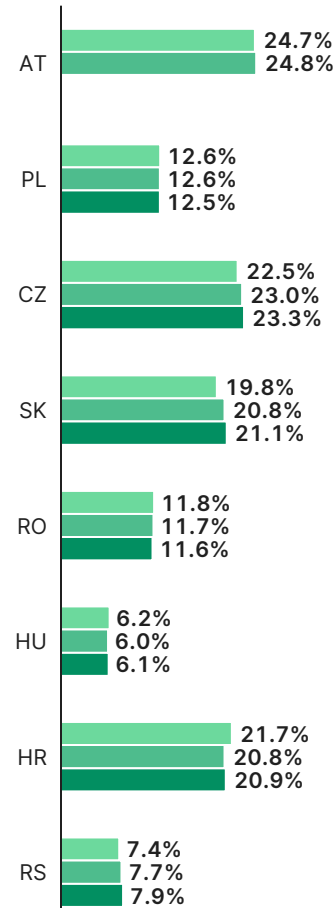
Gross retail loans



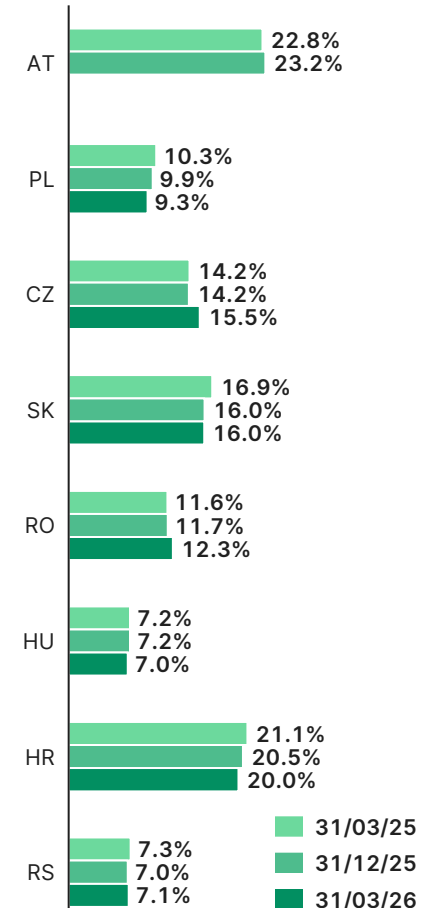
Retail deposits



Gross corporate loans



Corporate deposits



Market shares for Austria are not yet available as of 31/03/2026

Strong track record of profitability

in EUR million	Year-to-date view			Quarterly view				
	1-3 25	1-3 26	YOY-Δ	Q1 25	Q4 25	Q1 26	YOY-Δ	QOQ-Δ
Net interest income	1,872.1	2,673.8	42.8%	1,872.1	2,027.4	2,673.8	42.8%	31.9%
Interest income	3,548.8	4,079.7	15.0%	3,548.8	3,249.0	4,079.7	15.0%	25.6%
Other similar income	769.6	695.5	-9.6%	769.6	723.1	695.5	-9.6%	-3.8%
Interest expenses	-1,674.7	-1,472.8	-12.1%	-1,674.7	-1,272.1	-1,472.8	-12.1%	15.8%
Other similar expenses	-771.6	-628.6	-18.5%	-771.6	-672.6	-628.6	-18.5%	-6.5%
Net fee and commission income	780.0	964.7	23.7%	780.0	850.4	964.7	23.7%	13.4%
Fee and commission income	917.9	1,176.7	28.2%	917.9	1,010.4	1,176.7	28.2%	16.5%
Fee and commission expenses	-137.9	-212.1	53.7%	-137.9	-159.9	-212.1	53.7%	32.6%
Dividend income	3.1	3.8	24.2%	3.1	4.1	3.8	24.2%	-7.0%
Net trading result	46.8	161.2	>100.0%	46.8	82.1	161.2	>100.0%	96.3%
Gains/losses from financial instruments measured at fair value through profit or loss	50.0	68.1	36.3%	50.0	49.0	68.1	36.3%	39.1%
Net result from equity method investments	7.4	19.0	>100.0%	7.4	12.7	19.0	>100.0%	49.2%
Rental income from investment properties & other operating leases	43.1	48.0	11.6%	43.1	46.1	48.0	11.6%	4.2%
Personnel expenses	-794.4	-974.4	22.7%	-794.4	-886.3	-974.4	22.7%	9.9%
Other administrative expenses	-414.5	-555.9	34.1%	-414.5	-481.5	-555.9	34.1%	15.5%
Depreciation and amortisation	-135.6	-240.9	77.6%	-135.6	-147.0	-240.9	77.6%	63.9%
Gains/losses from derecognition of financial assets measured at amortised cost	-5.7	-3.3	-42.1%	-5.7	-26.0	-3.3	-42.1%	-87.3%
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	-0.4	1.7	n/a	-0.4	-3.6	1.7	n/a	n/a
Impairment result from financial instruments	-85.4	-439.2	>100.0%	-85.4	-159.3	-439.2	>100.0%	>100.0%
Other operating result	-183.9	-193.6	5.3%	-183.9	54.0	-193.6	5.3%	n/a
Levies on banking activities	-121.3	-250.8	>100.0%	-121.3	-87.9	-250.8	>100.0%	>100.0%
Pre-tax result from continuing operations	1,182.4	1,532.9	29.6%	1,182.4	1,422.3	1,532.9	29.6%	7.8%
Taxes on income	-242.4	-375.6	54.9%	-242.4	-287.3	-375.6	54.9%	30.7%
Net result for the period	940.0	1,157.3	23.1%	940.0	1,134.9	1,157.3	23.1%	2.0%
Net result attributable to non-controlling interests	196.7	278.8	41.7%	196.7	191.2	278.8	41.7%	45.8%
Net result attributable to owners of the parent	743.3	878.5	18.2%	743.3	943.8	878.5	18.2%	-6.9%
Operating income	2,802.3	3,938.6	40.5%	2,802.3	3,072.0	3,938.6	40.5%	28.2%
Operating expenses	-1,344.5	-1,771.3	31.7%	-1,344.5	-1,514.8	-1,771.3	31.7%	16.9%
Operating result	1,457.8	2,167.4	48.7%	1,457.8	1,557.2	2,167.4	48.7%	39.2%

Strong balance sheet dominated by customer loans

in EUR million	Quarterly data					Change		
	Mar 25	Jun 25	Sep 25	Dec 25	Mar 26	YOY-Δ	YTD-Δ	QOQ-Δ
Cash and cash balances	23,940	27,652	25,345	27,573	26,850	12.2%	-2.6%	-2.6%
Financial assets held for trading	10,811	8,688	7,911	9,377	12,042	11.4%	28.4%	28.4%
Derivatives	1,032	1,230	948	829	2,582	>100.0%	>100.0%	>100.0%
Other financial assets held for trading	9,779	7,459	6,963	8,548	9,460	-3.3%	10.7%	10.7%
Non-trading financial assets at fair value through profit and loss	3,108	3,171	3,305	3,833	3,985	28.2%	4.0%	4.0%
Equity instruments	453	474	500	523	545	20.3%	4.3%	4.3%
Debt securities	1,485	1,479	1,507	1,786	1,714	15.4%	-4.1%	-4.1%
Loans and advances to banks	0	0	0	0	0	n/a	n/a	n/a
Loans and advances to customers	1,171	1,218	1,298	1,524	1,727	47.5%	13.3%	13.3%
Financial assets at fair value through other comprehensive income	9,811	9,870	9,093	9,181	17,186	75.2%	87.2%	87.2%
Pledged as collateral	50	122	591	275	1,426	>100.0%	>100.0%	>100.0%
Equity instruments	111	104	105	113	228	>100.0%	>100.0%	>100.0%
Debt securities	9,700	9,767	8,989	9,068	16,069	65.7%	77.2%	77.2%
Financial assets at amortised cost	294,303	295,280	300,814	301,707	361,867	23.0%	19.9%	19.9%
Debt securities	56,596	57,937	58,217	58,655	75,579	33.5%	28.9%	28.9%
Loans and advances to banks	26,770	22,818	23,965	20,827	26,382	-1.4%	26.7%	26.7%
Loans and advances to customers	210,938	214,526	218,632	222,225	259,906	23.2%	17.0%	17.0%
Finance lease receivables	5,259	5,328	5,306	5,290	7,794	48.2%	47.3%	47.3%
Hedge accounting derivatives	190	205	194	231	552	>100.0%	>100.0%	>100.0%
Fair value changes of hedged items in portfolio hedge of interest rate risk	-31	-25	-33	-64	-105	>100.0%	64.3%	64.3%
Property and equipment	2,742	2,749	2,802	2,941	3,220	17.4%	9.5%	9.5%
Investment properties	1,734	1,823	1,837	1,913	1,970	13.6%	3.0%	3.0%
Intangible assets	1,366	1,387	1,390	1,413	5,915	>100.0%	>100.0%	>100.0%
Investments in associates and joint ventures	291	390	397	465	797	>100.0%	71.2%	71.2%
Current tax assets	67	67	74	84	109	64.4%	30.2%	30.2%
Deferred tax assets	239	212	223	171	215	-9.7%	26.2%	26.2%
Assets held for sale	157	254	256	211	190	21.0%	-10.2%	-10.2%
Trade and other receivables	2,702	2,910	2,742	2,946	5,314	96.7%	80.4%	80.4%
Other assets	1,314	1,109	1,194	1,301	2,125	61.8%	63.4%	63.4%
Total assets	358,003	361,072	362,851	368,574	450,027	25.7%	22.1%	22.1%

Liabilities dominated by retail deposits

in EUR million	Quarterly data					Change		
	Mar 25	Jun 25	Sep 25	Dec 25	Mar 26	YOY-Δ	YTD-Δ	QOQ-Δ
Financial liabilities held for trading	2,094	2,729	2,538	2,412	4,975	>100.0%	>100.0%	>100.0%
Derivatives	1,152	1,384	1,146	1,092	3,121	>100.0%	>100.0%	>100.0%
Other financial liabilities held for trading	942	1,345	1,393	1,321	1,854	96.9%	40.4%	40.4%
Financial liabilities at fair value through profit or loss	10,209	10,199	10,194	9,857	9,503	-6.9%	-3.6%	-3.6%
Deposits from customers	124	158	162	174	180	44.6%	3.1%	3.1%
Debt securities issued	9,945	9,911	9,883	9,268	8,912	-10.4%	-3.8%	-3.8%
Other financial liabilities	139	131	149	415	411	>100.0%	-0.8%	-0.8%
Financial liabilities at amortised cost	307,952	309,614	310,326	316,168	386,515	25.5%	22.2%	22.2%
Deposits from banks	16,588	15,368	15,830	16,919	19,658	18.5%	16.2%	16.2%
Deposits from customers	246,025	248,341	247,649	252,817	314,592	27.9%	24.4%	24.4%
Debt securities issued	44,348	44,898	45,952	45,604	50,979	15.0%	11.8%	11.8%
Other financial liabilities	991	1,007	896	829	1,286	29.8%	55.2%	55.2%
Lease liabilities	700	708	701	721	844	20.6%	17.1%	17.1%
Hedge accounting derivatives	188	188	194	170	183	-2.3%	7.6%	7.6%
Fair value changes of hedged items in portfolio hedge of interest rate risk	0	0	0	0	0	0.0%	0.0%	0.0%
Provisions	1,677	1,622	1,586	1,416	2,352	40.2%	66.1%	66.1%
Current tax liabilities	314	310	300	323	512	63.3%	58.7%	58.7%
Deferred tax liabilities	35	42	42	52	450	>100.0%	>100.0%	>100.0%
Liabilities associated with assets held for sale	89	114	98	84	6	-93.2%	-92.9%	-92.9%
Other liabilities	2,920	2,944	3,108	2,706	4,378	49.9%	61.8%	61.8%
Total equity	31,826	32,603	33,763	34,665	40,308	26.7%	16.3%	16.3%
Equity attributable to non-controlling interests	7,832	7,956	8,168	8,367	13,457	71.8%	60.8%	60.8%
Additional equity instruments	2,688	3,682	3,682	3,479	3,479	29.5%	0.0%	0.0%
Equity attributable to owners of the parent	21,306	20,965	21,913	22,819	23,372	9.7%	2.4%	2.4%
Subscribed capital	821	821	821	821	821	0.0%	0.0%	0.0%
Additional paid-in capital	1,516	1,516	1,516	1,516	1,516	0.0%	0.0%	0.0%
Retained earnings and other reserves	18,969	18,627	19,575	20,481	21,035	10.9%	2.7%	2.7%
Total liabilities and equity	358,003	361,072	362,851	368,574	450,027	25.7%	22.1%	22.1%

Reconciliation of quarterly results: reported vs. pro-forma Q1 26 *

in EUR thsd			Q1 26		quarterly results	
	Q1 25	Q4 25	Q1 26 reported	Q1 26 pro-forma excl. EBP	excl. EBP Δ qoq	Δ yoy
Net interest income	1,872	2,027	2,674	1,993	-1.7%	6.5%
Net fee and commission income	780	850	965	837	-1.6%	7.3%
Dividends	3	4	4	4	-7.2%	24.0%
Net trading result	47	82	161	77	-6.8%	63.7%
Gains/losses from financial instruments measured at FVPL	50	49	68	68	39.1%	36.3%
Net result from equity method investments	7	13	19	13	-1.1%	70.7%
Rental income	43	46	48	46	0.8%	7.9%
General administrative expenses	-1,345	-1,515	-1,771	-1,413	-6.7%	5.1%
Gains/losses not FVPL	-6	-30	-2	1	-103.0%	-114.4%
Risk costs	-85	-159	-439	-104	-34.5%	22.2%
Other operating result	-184	54	-194	-108	-300.9%	-41.0%
thereof banking levies	-121	-88	-251	-201	128.6%	65.8%
Pre-tax result	1,182	1,422	1,533	1,413	-0.6%	19.5%
Taxes on income	-242	-287	-376	-297	3.3%	22.4%
Net result for the period	940	1,135	1,157	1,117	-1.6%	18.8%
Net result attributable to non-controlling interests	197	191	279	262	36.9%	33.1%
Net result attributable to owners of the parent	743	944	879	855	-9.4%	15.0%
Operating income	2,802	3,072	3,939	3,038	-1.1%	8.4%
Operating expenses	-1,345	-1,515	-1,771	-1,413	-6.7%	5.1%
Operating result	1,458	1,557	2,167	1,625	4.4%	11.5%
Cost/income ratio	48.0%	49.3%	45.0%	46.5%		
			Mar 26 reported	Mar 26 pro-forma		
Net customer loans	220,069	231,985	275,630	235,517	1.5%	7.0%
Customer deposits	246,149	252,991	314,772	260,990	3.2%	6.0%

* EBP figures used for this calculation are equal to segment EBP

Capital requirements for 2026 slightly up on higher buffers

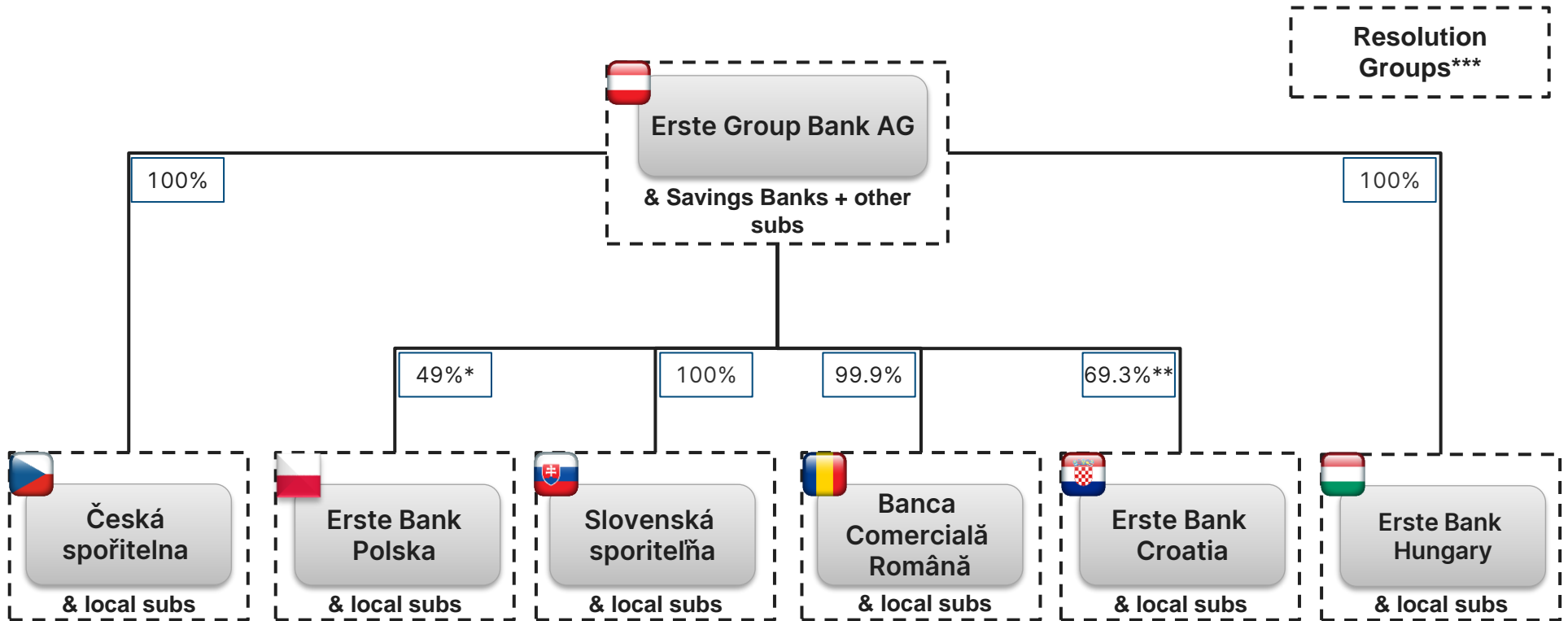
	Erste Group Consolidated				Erste Group Unconsolidated			
	2024	YE 2025	Q1 2026	YE 2026	2024	YE 2025	Q1 2026	YE 2026
Pillar 1 CET1 requirement	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Combined buffer requirement	5.63%	6.03%	6.07%	6.32%	5.32%	5.46%	5.52%	5.54%
Capital conservation buffer (CCB)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical capital buffer (CCyB) 1)	0.63%	0.70%	0.75%	0.95%	0.57%	0.69%	0.75%	0.75%
OSII buffer	1.50%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
Systemic risk buffer (SRB)	1.00%	1.00%	1.00%	1.00%	0.50%	0.50%	0.50%	0.50%
sectoral Systemic risk buffer for CRE (sSRB)4)		0.08%	0.07%	0.12%		0.02%	0.02%	0.04%
Pillar 2 CET1 requirement (P2R) 2)	1.07%	1.13%	1.13%	1.13%	1.07%	1.13%	1.13%	1.13%
Pillar 2 CET1 guidance (P2G)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Regulatory minimum ratios excluding P2G								
CET1 requirement	11.19%	11.65%	11.69%	11.94%	10.89%	11.08%	11.14%	11.17%
Regulatory minimum ratios including P2G								
CET1 requirement	12.19%	12.65%	12.69%	12.94%	11.89%	12.08%	12.14%	12.17%
Reported CET1 ratio as of March 2026			14.46%				31.72% 3)	

Buffer to MDA restriction as of 31 Mar 2026: 277 bps

Available distributable items (ADI) as of 31 Mar 2026: EUR 8.1bn (post dividend for the fiscal year 2025); based on CRR II, which allows additional own funds components to be included, ADIs are at EUR 10.5bn

1. Planned values based on Q1 2026 exposure.
2. As of end of May 2021 Art. 70b (7) ABA applies using P2R according to the capital stack: 56.25% for CET1 capital and 75% for Tier 1 capital. The overall P2R increased from 1.90% to 2.00% as of 1.1.2025.
3. Consolidated capital ratios pursuant to IFRS on phased-in basis. Unconsolidated capital ratios pursuant to IFRS as of Dec 2025. ADIs pursuant to Austrian Commercial Code (UGB).
4. Implemented as of 1.7.2025. YE 26 estimate based on Q1 26 exposure and assuming a commercial real estate buffer of 2%.

MREL compliance at point of entry level (bail-in)



Erste Group follows an MPE resolution strategy with each resolution entity issuing its external MREL debt

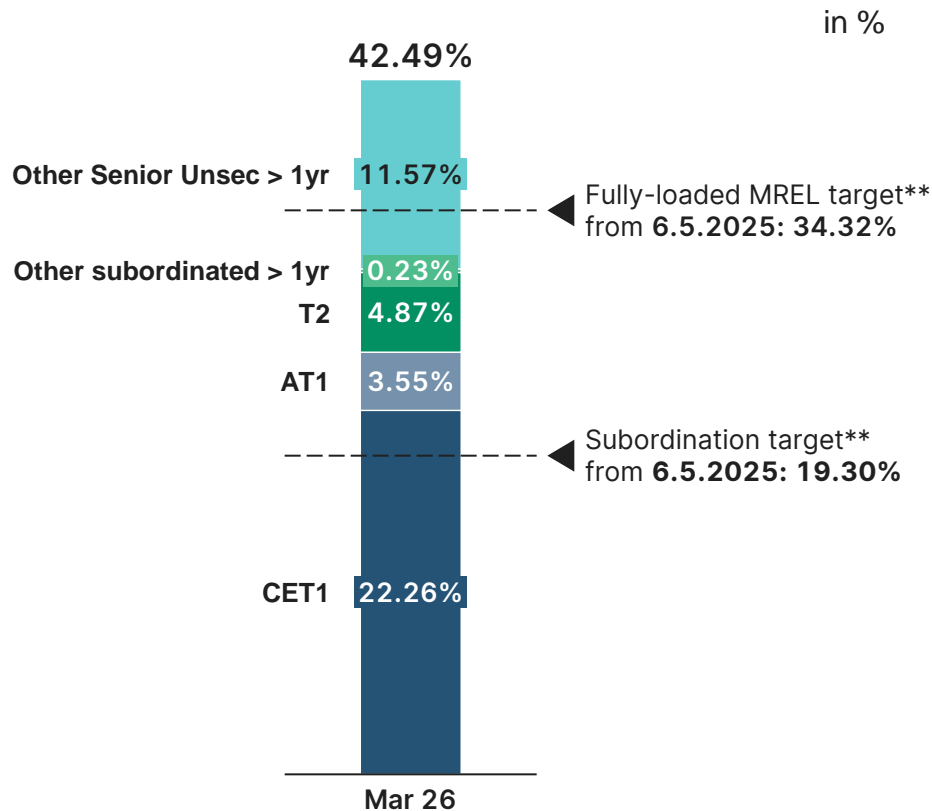
* Erste Bank Polska: direct stake of 49%; Following the acquisition of formerly Santander Bank Polska on 9.1.2026, the identification of a (new) Polish MPE Resolution Group is subject to a decision by the relevant resolution authorities

** Erste Bank Croatia: direct stake of 59%; indirect stake through Steiermärkische Sparkasse

*** Banka Sparkasse dd, Slovenia: direct stake of 4%; indirect stake through Kärntner Sparkasse and Steiermärkische Sparkasse

Austrian resolution group: MREL requirement based on RWA fulfilled

MREL capacity based on TREA (RWA)*



* TREA... total risk exposure amount

** Target including the Combined Buffer Requirement (CBR)

Key take-aways

Erste Group adopted multiple point of entry (MPE) resolution approach

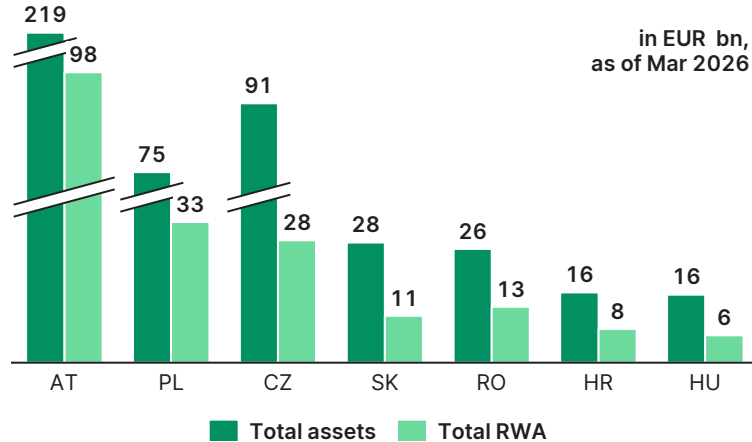
- In Q2 25, Erste Group Bank AG received its MREL requirement calibrated on 31 Dec 2023 balance sheet data
- From 6 May 2025, Erste Group Bank AG, as the resolution entity of the Austrian resolution group, must comply with a MREL requirement of 28.52% of TREA (excl. CBR) and 9.85% of Leverage Ratio Exposure (LRE). In addition, the subordination requirement is set at 13.50% (excl. CBR) of TREA and 6.28% of LRE, respectively.
- As of Q1 26 the Combined Buffer Requirement (CBR) of the Austrian Resolution Group is 5.80% of TREA
- Based on the Austrian resolution group's RWAs as of Mar 2026 of approx. EUR 98.1bn, the current MREL ratio stands at 42.49%, thereof 30.92% being subordinated eligible liabilities.

As of Q1 26 the AT resolution group is compliant with the MREL and subordination requirements (TREA and LRE-based) to be fulfilled from 6 May 2025

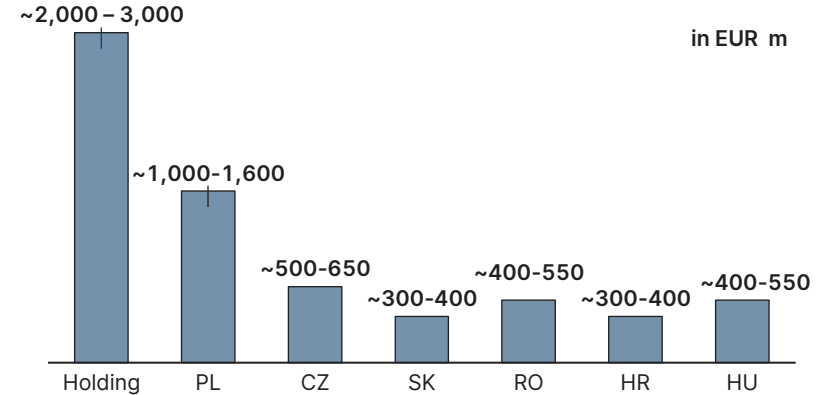
- Potential changes in the MREL requirement will be reflected in Erste Group Bank AG's funding plan as to ensure compliance with MREL & subordination targets

MREL issuance progresses to plan

MPE resolution groups



MREL issuance plan (by year-end 2026)



Multiple point of entry (MPE) resolution strategy

- 8 MPE resolution groups
- 4 (AT, SK, HR, SI) covered by the Single Resolution Board
- 4 (CZ, PL*, RO, HU) covered by the respective National Resolution Authority

Features of the Austrian resolution group

- Covers parent company (Holding), EBOe and savings banks
- Not considered a legal entity or reporting unit, hence there is neither a statutory reporting nor a capital requirement

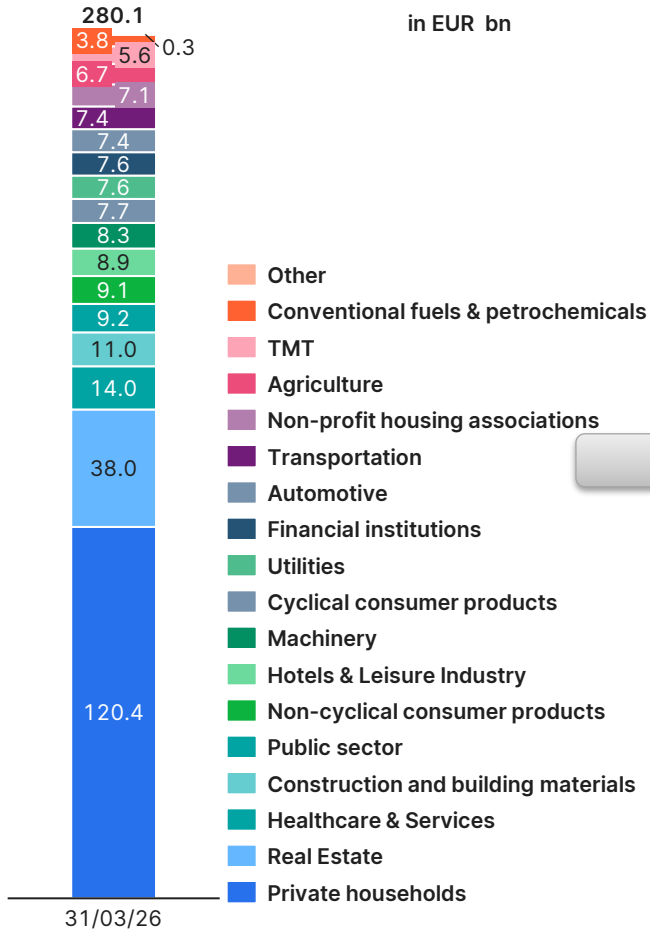
More than EUR 4.9bn MREL-related CEE issuances placed in domestic and euro markets in 2024, 2025 and 2026

- Holding: ~EUR 4.3bn PS (thereof latest EUR 750m PS benchmark in Feb 26)
- CZ: ~EUR 2.0bn, thereof 4 international EUR 500m NPS (Q1 24, Q3 24, Q3 25 and Q1 26)
- SK: ~EUR 0.6bn PS (predominantly domestic issuances)
- RO: ~EUR 0.8bn, thereof 1 domestic RON 1.1bn NPS sub-benchmark and 1 international EUR 500m NPS benchmark in Q4 25
- HU: ~EUR 1.1bn PS (thereof domestic EUR 0.7bn and 1 international EUR 400m sub-benchmark in Q1 26)
- HR: ~EUR 0.4bn PS (1 sub-benchmark EUR 400m in Q1 24)

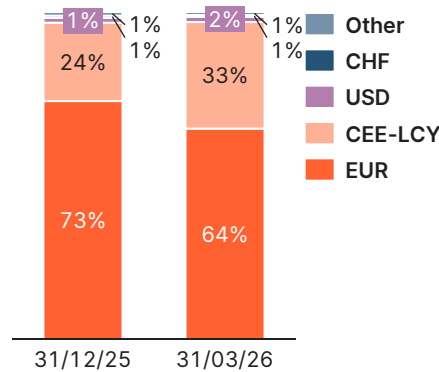
* PL : Following the acquisition of a controlling stake in Erste Bank Polska on 9.1.2026, the identification of a (new) Polish MPE Resolution Group is subject to a decision by the relevant resolution authorities

Erste Group benefits from a highly diversified loan book

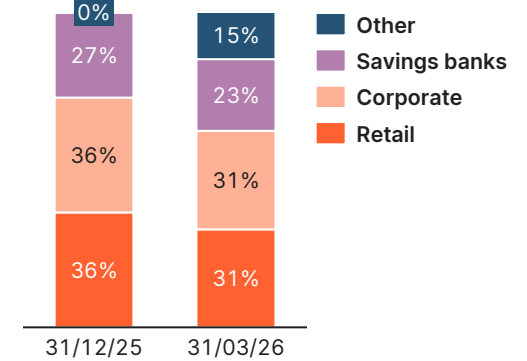
Gross customer loans by industry



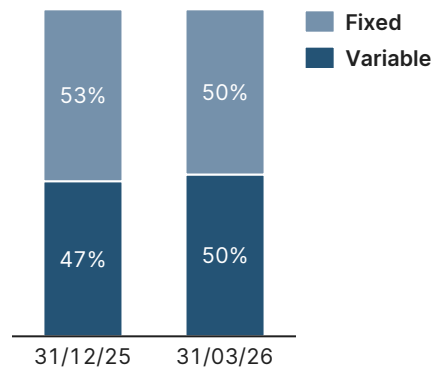
By currency



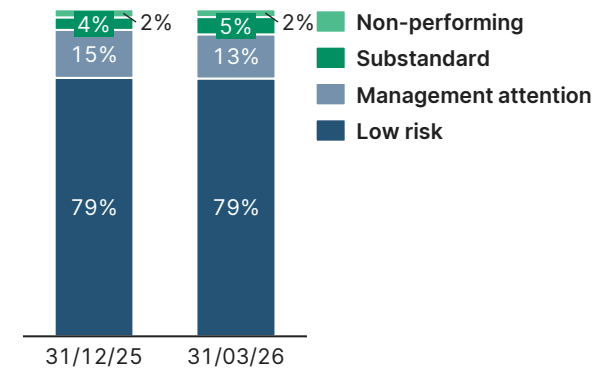
By business segment



By interest rate



By risk category



Real estate snapshot

Polish acquisition supports portfolio diversification, still some market-specific headwinds in Austria

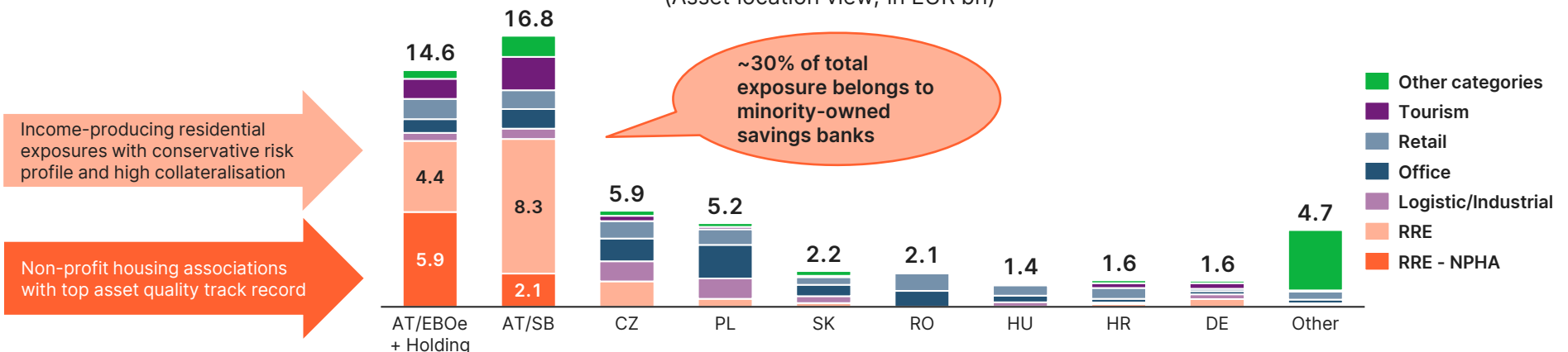
- **Polish real estate portfolio supports portfolio diversification, PL now the second largest market outside AT**
- Share of exposure related to **AT-focused residential real estate (RRE) down to ~36%** from ~40% at YE 25; high share of low risk, state-subsidised non-profit housing associations (NPHAs)
- **Commercial real estate (CRE)** is well-diversified and performs well, heavily weighted towards lower risk economies, such as AT, PL and CZ
- Stable CRE yields, geopolitical situation closely monitored as escalation would entail downward pressure on real estate prices
- Other real estate relates mainly to multipurpose, small RRE and CRE projects, typically, in the minority-owned savings banks (>65%)

Sound portfolio parameters

- Income producing projects >80%
- Ring-fenced, A-class buildings in prime locations with risk-mitigating structures
- Highly collateralised business with conservative valuation approach (application of valuation haircuts) and LTVs in the 50-60% range

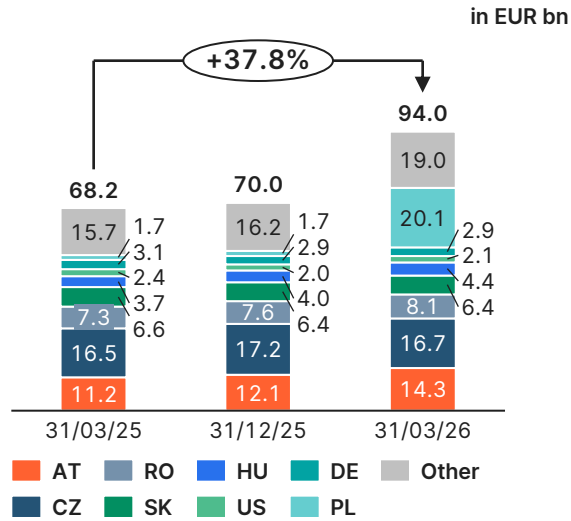
Real estate gross exposure as of Q1 26 (EUR 56.3bn)

(Asset location view, in EUR bn)

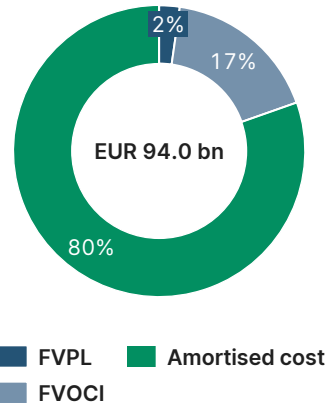


Securities portfolio contributes to net interest income

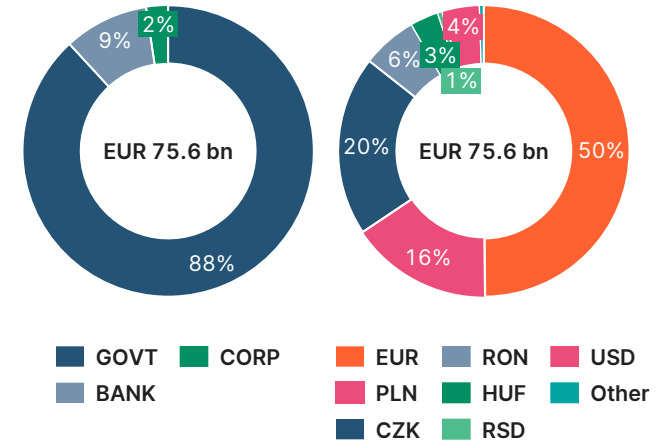
Financial assets – geographic view



Financial assets – accounting view



AC by issuer and currency



Financial assets/securities are geographically well-diversified

- Main rationale is maintenance of strong levels of highly liquid assets
- Focus on Erste Group core markets
- Largest exposure is to Polish sovereign

Amortised cost portfolio as at Q1 26

- Amounts to EUR 75.6bn or 80% of total financial assets
- Portfolio duration: 3.4 years
- Portfolio yield: 3.2%

- Rolling maturities are re-invested at higher yields
- Focus on euro driven by investments in core markets (AT, SK) as well as other euro zone exposures
- Focus on strong ratings: ~87% A or higher, ~13% BBB

Erste Group's sustainability strategy is centered on two main pillars

Supporting the Green Transition



Erste Group's primary environmental impact arises from its lending activities and the resulting financed emissions. Supporting clients on their decarbonisation pathways is therefore the most important lever.

As part of the environmental pillar of its sustainability strategy, Erste Group

- has the **ambition to achieve a net-zero status of its portfolio by 2050**,
- aims to **achieve a net-zero status in banking operations by 2030** and
- maintains a **strong role in sustainable financing across CEE** by funding climate action and adaptation.

Promoting Social Inclusion



Erste Group's social impact is shaped by its interactions with employees, customers and communities. Ethical conduct and strong compliance form the foundation for long-term trust and organisational stability.

As part of the social pillar of its sustainability strategy, Erste Group

- boosts **financial inclusion** with social banking
- helps customers gain **financial health and literacy**
- promotes **diversity**, including gender diversity and
- fosters **good ethical conduct** and compliance

Strong ESG ratings



Portfolio towards our environmental targets

Financed emissions

Scope 3, financed emissions, covering EUR 234.1bn exposure

246 

gCO₂e/€ financing
low emission intensity

17.9 





million tonnes of CO₂e
total financed emissions
Scope 1 and 2

39.8 

million tonnes of CO₂e
total financed emissions
Scope 3

Sustainable finance corporate

New specific purpose Sustainable Financing¹

	Committed amount (total), Mar 2026	in EUR m
 Construction and real estate		630
 Renewable energy		111
 Transportation		8
 Other Corporate		164
Total		913

Portfolio net-zero target setting

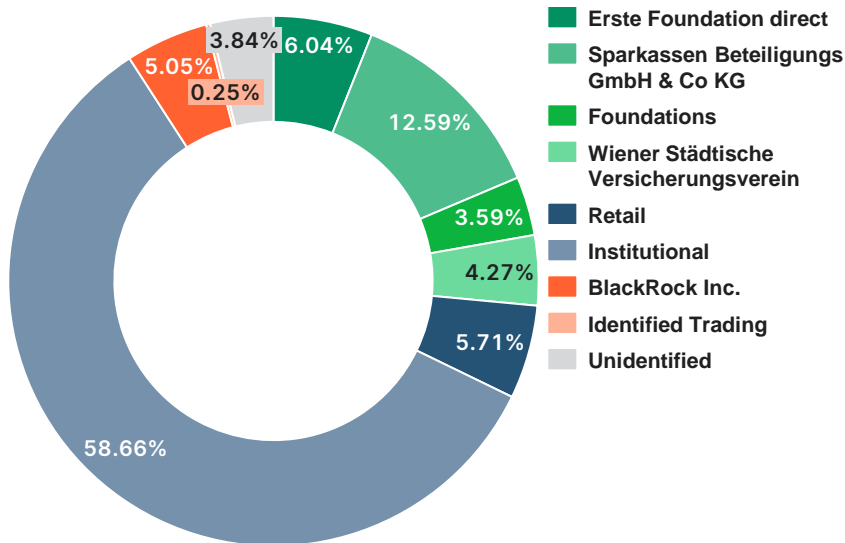
Sector	Metric	Methodology	Scenario/ pathway	Emissions scope	Baseline		Targets		Volume ²⁾ as of Mar 26
					Year	Value	2030	reduction	in EUR bn
Mortgages	kgCO ₂ e/m ²	internal model	XDC ITR 2.2°C	1+2	2024	45.2	32.1	-29%	122.7
Commercial real estate	kgCO ₂ e/m ²	internal model	XDC ITR 1.7°C	1+2	2024	32.9	21.9	-34%	
Electricity production	kgCO ₂ e/MWh	PACTA	IEA NZE2050	1+2	2022	357.1	182.7	-49%	4.7
Heat & steam production	thousand tCO ₂ e	SBTiAC	IEA NZE2050	1+2	2022	1,614.3	924.0	-43%	
Oil and gas extraction	thousand tCO ₂ e	PACTA	IEA NZE2050	1+2+3	2023	1,020.4	923.7	-9%	1.0
Automotive production	gCO ₂ e/km	PACTA	IEA NZE2050	1+2+3	2023	169.8	103.6	-39%	
Iron and steel production	tCO ₂ e/t steel	PACTA	IEA NZE2050	1+2	2023	1.5	1.1	-24%	
Cement production	tCO ₂ e/t cement	SBTiSDA	IEA NZE2050	1+2	2023	0.6	0.5	-19%	

¹⁾ as defined in Erste Group's Sustainable Finance Guideline

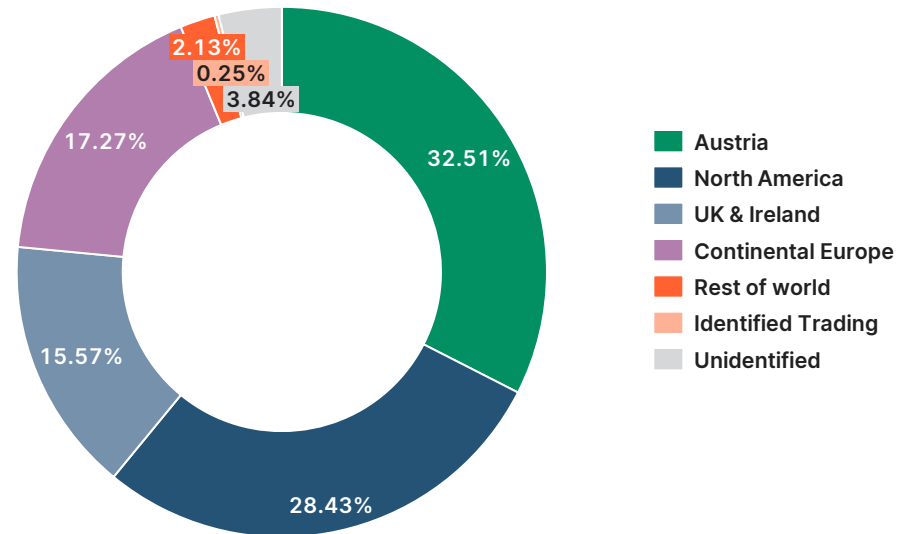
²⁾ volume represents the Carbon Footprint Calculation on-balance exposure as of that is in scope of the decarbonisation targets (incl. savings banks)

Erste Group benefits from strong and well-diversified shareholder base

By investor



By region



Notes to shareholder structure

- **Foundations** include Erste Employees Private Foundation, Syndicated Savings Banks Foundations, own holdings of Savings Banks
- **Identified Trading** includes market makers, prime brokerage, proprietary trading, collateral and stock lending positions which are visible through custodian bank lists
- **Unidentified** include unidentified institutional and retail investors
- The shareholder structure may contain rounding differences

Status as of 31 March 2026

MOODY'S

Weighted Macro Profile	
Strong	
+	
Financial Profile	
Asset Risk	baa1
Capital	baa1
Profitability	baa3
Funding Structure	a2
Liquid Resources	baa1
+	
Qualitative Factors	
Business Diversification	0
Opacity and Complexity	0
Corporate Behaviour	0
=	
BCA Baseline Credit Assessment	baa1
+	
Affiliate Support	0
=	
Adjusted BCA	baa1
+	
LGF Loss Given Failure	+ 2
Government Support	+1
=	
Senior Unsecured	
Long-Term / Outlook / Short-Term	
Aa3 / Positive / P-1	

S&P Global Ratings

SACP - Stand-Alone Credit Profile		
a		
▲		
Anchor	bbb+	
Business position	Strong	+1
Capital and earnings	Strong	+1
Risk position	Adequate	0
Funding	Strong	+1
Liquidity	Strong	+1
CRA adjustment	-1	
+		
Support	+1	
▲		
ALAC Support	+1	
GRE Support	0	
Group Support	0	
Sovereign Support	0	
+		
Additional Factors	0	
=		
Issuer Credit Rating		
Long-Term / Outlook / Short-Term		
A+ / Positive / A-1		

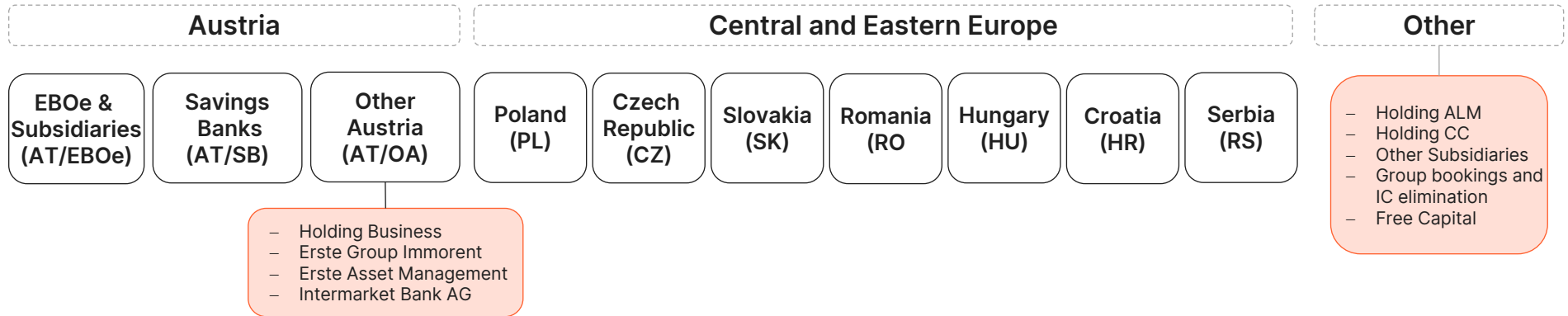
FitchRatings

VR - Viability Rating (Individual Rating) a
SRF - Support Rating Floor NF (No Floor)
IDR - Issuer Default Rating Long-Term / Outlook / Short-Term A / Stable / F1

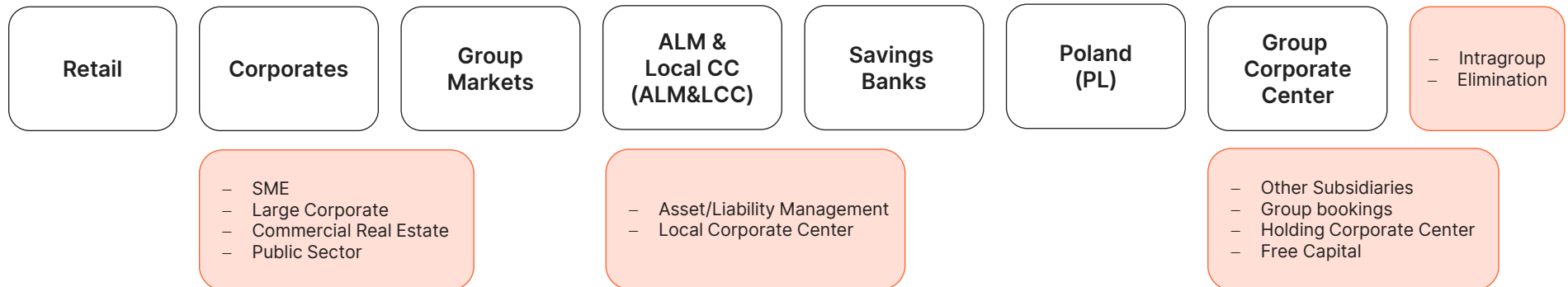
Status as of 21 April 2026

Geographical/operating and business segment view (as of Mar 2026)

Erste Group – Geographical/operating segments



Erste Group – Business segments



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